

# **2012**

## **Missouri**

# **Complaint Report**

**Statistics Section  
May 2013**



# **DIFP**

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The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2010 and 2012, and that were closed as of time of writing in 2013. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Complaints by Line of Business





Total Complaints by Line 2008-2012					
Line of Business	2008	2009	2010	2011	2012
Private Passenger Auto	944	1,056	910	837	737
Homeowners	557	592	534	619	597
Other P&C	254	218	182	200	189
Total P&C Complaints	1,755	1,866	1,626	1,656	1,523
Long Term Care	83	80	67	72	78
Medicare Supplement	78	85	58	50	65
HMO	135	142	87	100	35
All Other A&H	1,090	1,127	941	734	628
Total A&H Complaints	1,386	1,434	1,153	956	806
Life and Annuities	452	433	385	329	363
<b>Total</b>	<b>3,593</b>	<b>3,733</b>	<b>3,164</b>	<b>2,941</b>	<b>2,693</b>

Total Property & Casualty Complaints Excluding A&H 2010-2012					
Line of Business	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
Aircraft	0	1	0	.	-100.0%
Boiler Machinery	0	2	0	.	-100.0%
Commercial Auto	43	64	33	-23.3%	-48.4%
Commercial Multi-Peril	56	53	58	3.6%	9.4%
Condo/Town	8	7	9	12.5%	28.6%
Credit Property	0	1	0	.	-100.0%
Crop/Hail	1	0	0	-100.0%	.
Dwelling Fire	9	11	4	-55.6%	-63.6%
Farmowners	10	13	11	10.0%	-15.4%
Federal Flood	0	1	1	.	0.0%
Fidelity & Surety	5	6	1	-80.0%	-83.3%
Fire, Allied Lines	4	6	4	0.0%	-33.3%
General Liability	10	12	18	80.0%	50.0%
Group Homeowners	2	0	2	0.0%	.
Group Private Passenger	1	1	0	-100.0%	-100.0%
Homeowners	468	529	528	12.8%	- 0.2%
Inland Marine	5	1	7	40.0%	600.0%
Medical Malpractice	2	1	2	0.0%	100.0%
Mobile Homeowner	11	19	11	0.0%	-42.1%
Motorcycle	7	10	11	57.1%	10.0%
Motorhome	8	8	2	-75.0%	-75.0%
Other	25	25	28	12.0%	12.0%
PMI	0	1	0	.	-100.0%
Private Passenger Auto	892	815	723	-18.9%	-11.3%
Professional E & O	1	1	2	100.0%	100.0%
Renters/Tenants	21	28	24	14.3%	-14.3%
Umbrella	0	0	2	.	.
Vehicle Service Contract	2	3	1	-50.0%	-66.7%
Warranty Contract	2	0	0	-100.0%	.
Watercraft	4	7	7	75.0%	0.0%
Workers Compensation	29	30	34	17.2%	13.3%
<b>Total</b>	<b>1,626</b>	<b>1,656</b>	<b>1,523</b>	<b>- 6.3%</b>	<b>- 8.0%</b>

<b>Accident and Health Insurance Complaints by Line, 2010-2012</b>					
<b>Line of Business</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
Individual A&H	507	420	419	-17.4%	- 0.2%
Group Accident and Health	557	433	348	-37.5%	-19.6%
Credit A&H	2	3	4	100.0%	33.3%
HMO	87	100	35	-59.8%	-65.0%
<b>Total</b>	<b>1,153</b>	<b>956</b>	<b>806</b>	<b>-30.1%</b>	<b>-15.7%</b>

<b>Life and Annuities Complaints by Line, 2010-2012</b>					
<b>Line of Business</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
Individual Life	267	239	283	6.0%	18.4%
Group Life	49	43	47	- 4.1%	9.3%
Annuity	59	38	32	-45.8%	-15.8%
Credit Life	10	9	1	-90.0%	-88.9%
<b>Total</b>	<b>385</b>	<b>329</b>	<b>363</b>	<b>- 5.7%</b>	<b>10.3%</b>

**Private Passenger Automobile Insurance  
Complaints by Reason, 2010-2012**

<b>Reason</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
<b>Claim Handling</b>					
Adjuster Handling	15	15	10	-33.3%	-33.3%
Assignment of Benefits	1	2	5	400.0%	150.0%
Comparative Negligence	49	39	51	4.1%	30.8%
Copay Issues	0	2	0	.	-100.0%
Delays	271	289	217	-19.9%	-24.9%
Denial of Claim	194	170	131	-32.5%	-22.9%
Fraud	1	1	0	-100.0%	-100.0%
Post-Claim Underwriting	0	0	1	.	.
Provider Availability	0	0	1	.	.
Recoupment	0	0	2	.	.
State Specific	12	17	8	-33.3%	-52.9%
Subrogation	6	1	2	-66.7%	100.0%
Unsatisfactory Settlement/Offer	200	156	176	-12.0%	12.8%
Usual, Customary, Reasonable Char	0	2	9	.	350.0%
<i>Subtotal</i>	<i>749</i>	<i>694</i>	<i>613</i>	<i>-18.2%</i>	<i>-11.7%</i>
<b>Marketing</b>					
Failure to Submit Application	1	1	0	-100.0%	-100.0%
Financial Privacy	0	0	1	.	.
Fraud/Forgery	0	1	3	.	200.0%
Misappropriation of Premium	1	0	1	0.0%	.
Misleading Advertising	1	0	0	-100.0%	.
Misrepresentation	0	1	1	.	0.0%
State Specific	15	7	1	-93.3%	-85.7%
<i>Subtotal</i>	<i>18</i>	<i>10</i>	<i>7</i>	<i>-61.1%</i>	<i>-30.0%</i>
<b>Policy Service</b>					
Abusive Service	0	1	1	.	0.0%
Coverage Question	8	12	11	37.5%	- 8.3%
Delays/No Response	10	3	0	-100.0%	-100.0%
Payment Not Credited	6	2	1	-83.3%	-50.0%
Policy Delivery	1	1	1	0.0%	0.0%
Premium Notice/Billing	24	23	26	8.3%	13.0%
Premium Refund	16	26	18	12.5%	-30.8%
State Specific	12	3	4	-66.7%	33.3%

Private Passenger Automobile Insurance Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<i>Subtotal</i>	<i>77</i>	<i>71</i>	<i>62</i>	<i>-19.5%</i>	<i>-12.7%</i>
<b>Underwriting</b>					
CLUE Reports	0	2	3	.	50.0%
Cancellation	15	20	16	6.7%	-20.0%
Credit Report	1	3	3	200.0%	0.0%
Delays	0	3	1	.	-66.7%
Endorsement/Rider	0	1	1	.	0.0%
Nonrenewal	4	3	4	0.0%	33.3%
Premium & Rating	30	20	21	-30.0%	5.0%
Refusal to Insure	0	1	1	.	0.0%
State Specific	13	3	2	-84.6%	-33.3%
Surcharge	3	5	3	0.0%	-40.0%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>66</i>	<i>62</i>	<i>55</i>	<i>-16.7%</i>	<i>-11.3%</i>
<b>Total</b>	<b>910</b>	<b>837</b>	<b>737</b>	<b>-19.0%</b>	<b>-11.9%</b>

Homeowners Insurance Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<b>Claim Handling</b>					
Adjuster Handling	6	6	4	-33.3%	-33.3%
Assignment of Benefits	0	1	1	.	0.0%
Delays	81	143	106	30.9%	-25.9%
Denial of Claim	116	150	127	9.5%	-15.3%
Fraud	0	0	1	.	.
Post-Claim Underwriting	1	0	1	0.0%	.
Provider Availability	0	0	1	.	.
State Specific	6	8	9	50.0%	12.5%
Subrogation	0	0	1	.	.
Unsatisfactory Settlement/Offer	141	184	192	36.2%	4.3%
Usual, Customary, Reasonable	0	0	2	.	.
<i>Subtotal</i>	<i>351</i>	<i>492</i>	<i>445</i>	<i>26.8%</i>	<i>- 9.6%</i>
<b>Marketing</b>					
Duplication of Coverage	0	0	1	.	.
Failure to Submit Application	1	0	0	-100.0%	.
Fraud/Forgery	2	0	0	-100.0%	.
Misappropriation of Premium	1	0	0	-100.0%	.
Misrepresentation	0	1	0	.	-100.0%
Premiums Misquoted	0	0	2	.	.
State Specific	14	6	1	-92.9%	-83.3%
Unauthorized Entity	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>19</i>	<i>7</i>	<i>4</i>	<i>-78.9%</i>	<i>-42.9%</i>
<b>Policy Service</b>					
Coverage Question	8	8	9	12.5%	12.5%
Delays/No Response	2	1	2	0.0%	100.0%
Payment Not Credited	1	2	0	-100.0%	-100.0%
Policy Delivery	1	0	1	0.0%	.
Premium Notice/Billing	14	17	23	64.3%	35.3%
Premium Refund	18	13	10	-44.4%	-23.1%
State Specific	9	7	4	-55.6%	-42.9%
<i>Subtotal</i>	<i>53</i>	<i>48</i>	<i>49</i>	<i>- 7.5%</i>	<i>2.1%</i>
<b>Underwriting</b>					
CLUE Reports	3	2	7	133.3%	250.0%

<b>Homeowners Insurance</b> <b>Complaints by Reason, 2010-2012</b>					
<b>Reason</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
Cancellation	28	15	27	- 3.6%	80.0%
Continuation of Benefits	1	0	0	-100.0%	.
Credit Report	9	6	2	-77.8%	-66.7%
Delays	1	0	2	100.0%	.
Endorsement/Rider	1	1	1	0.0%	0.0%
Nonrenewal	22	21	15	-31.8%	-28.6%
Premium & Rating	40	19	41	2.5%	115.8%
Refusal to Insure	1	1	1	0.0%	0.0%
State Specific	4	5	3	-25.0%	-40.0%
Surcharge	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>111</i>	<i>72</i>	<i>99</i>	<i>-10.8%</i>	<i>37.5%</i>
<b>Total</b>	<b>534</b>	<b>619</b>	<b>597</b>	<b>11.8%</b>	<b>- 3.6%</b>

Accident and Health Insurance Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<b>Claim Handling</b>					
Assignment of Benefits	14	5	7	-50.0%	40.0%
Claim Recoding/Bundling	0	0	4	.	.
Coordination of Benefits	10	19	9	-10.0%	-52.6%
Copay Issues	28	28	15	-46.4%	-46.4%
Cost Containment	6	10	7	16.7%	-30.0%
Delays	182	87	108	-40.7%	24.1%
Denial of Claim	403	368	261	-35.2%	-29.1%
Fraud	0	0	2	.	.
Medical Necessity	7	3	5	-28.6%	66.7%
No Preauthorization	5	6	10	100.0%	66.7%
Out-of-Network Benefits	30	23	24	-20.0%	4.3%
Post-Claim Underwriting	1	0	0	-100.0%	.
Preexisting Condition	7	5	1	-85.7%	-80.0%
Prompt Pay	4	1	0	-100.0%	-100.0%
Provider Availability	1	0	1	0.0%	.
Recoupment	0	0	2	.	.
State Specific	56	45	37	-33.9%	-17.8%
Subrogation	1	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	30	30	13	-56.7%	-56.7%
Usual, Customary, Reasonable Char	5	2	1	-80.0%	-50.0%
<i>Subtotal</i>	<i>790</i>	<i>632</i>	<i>507</i>	<i>-35.8%</i>	<i>-19.8%</i>
<b>Marketing</b>					
Duplication of Coverage	2	0	2	0.0%	.
Failure to Submit Application	0	0	2	.	.
Fraud/Forgery	2	0	0	-100.0%	.
High Pressure Tactics	2	1	1	-50.0%	0.0%
Misappropriation of Premium	2	0	0	-100.0%	.
Misleading Advertising	2	2	1	-50.0%	-50.0%
Misrepresentation	12	11	10	-16.7%	- 9.1%
Misstatement on Application	0	0	1	.	.
Replacement	0	0	2	.	.
State Specific	17	5	9	-47.1%	80.0%
Suitability	2	0	0	-100.0%	.
Unfair Discrimination	1	0	0	-100.0%	.



Accident and Health Insurance Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<i>Subtotal</i>	<i>42</i>	<i>19</i>	<i>28</i>	<i>-33.3%</i>	<i>47.4%</i>
<b>Policy Service</b>					
Abusive Service	2	1	1	-50.0%	0.0%
Access to Care	6	0	2	-66.7%	.
Coverage Question	33	28	19	-42.4%	-32.1%
Delays/No Response	12	14	15	25.0%	7.1%
Inadequate Provider Network	2	1	0	-100.0%	-100.0%
Involuntary Termination by Plan	0	0	6	.	.
Payment Not Credited	6	10	4	-33.3%	-60.0%
Policy Delivery	2	1	1	-50.0%	0.0%
Premium Notice/Billing	45	34	57	26.7%	67.6%
Premium Refund	44	30	42	- 4.5%	40.0%
State Specific	24	10	13	-45.8%	30.0%
<i>Subtotal</i>	<i>176</i>	<i>129</i>	<i>160</i>	<i>- 9.1%</i>	<i>24.0%</i>
<b>Underwriting</b>					
Cancellation	15	19	20	33.3%	5.3%
Continuation of Benefits	1	2	3	200.0%	50.0%
Delays	1	7	4	300.0%	-42.9%
Endorsement/Rider	1	2	0	-100.0%	-100.0%
Forced Placement	0	1	0	.	-100.0%
Group Conversion	0	0	2	.	.
MIB Reports	1	1	0	-100.0%	-100.0%
Premium & Rating	23	21	24	4.3%	14.3%
Refusal to Insure	5	15	18	260.0%	20.0%
Rescission	3	1	3	0.0%	200.0%
State Specific	7	7	1	-85.7%	-85.7%
Unfair Discrimination	1	0	1	0.0%	.
<i>Subtotal</i>	<i>58</i>	<i>76</i>	<i>76</i>	<i>31.0%</i>	<i>0.0%</i>
<b>Total</b>	<b>1,066</b>	<b>856</b>	<b>771</b>	<b>-27.7%</b>	<b>- 9.9%</b>

**Long Term Care Insurance  
Complaints by Reason, 2010-2012**

<b>Reason</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
<b>Claim Handling</b>					
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	13	16	15	15.4%	- 6.3%
Denial of Claim	19	22	13	-31.6%	-40.9%
State Specific	1	1	3	200.0%	200.0%
Unsatisfactory Settlement/Offer	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>35</i>	<i>40</i>	<i>31</i>	<i>-11.4%</i>	<i>-22.5%</i>
<b>Marketing</b>					
High Pressure Tactics	1	1	0	-100.0%	-100.0%
Misrepresentation	0	1	0	.	-100.0%
Replacement	0	0	2	.	.
State Specific	1	0	3	200.0%	.
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>2</i>	<i>5</i>	<i>66.7%</i>	<i>150.0%</i>
<b>Policy Service</b>					
Coverage Question	3	4	2	-33.3%	-50.0%
Delays/No Response	4	2	2	-50.0%	0.0%
Involuntary Termination by Plan	0	0	1	.	.
Payment Not Credited	0	2	0	.	-100.0%
Premium Notice/Billing	11	8	23	109.1%	187.5%
Premium Refund	2	3	4	100.0%	33.3%
State Specific	2	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>22</i>	<i>21</i>	<i>32</i>	<i>45.5%</i>	<i>52.4%</i>
<b>Underwriting</b>					
Cancellation	2	2	3	50.0%	50.0%
Premium & Rating	5	6	7	40.0%	16.7%
State Specific	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>7</i>	<i>9</i>	<i>10</i>	<i>42.9%</i>	<i>11.1%</i>
<b>Total</b>	<b>67</b>	<b>72</b>	<b>78</b>	<b>16.4%</b>	<b>8.3%</b>

Medicare Supplement Insurance Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Delays	5	3	3	-40.0%	0.0%
Denial of Claim	6	3	5	-16.7%	66.7%
State Specific	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	0	0	1	.	.
Usual, Customary, Reasonable Char	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>15</i>	<i>6</i>	<i>9</i>	<i>-40.0%</i>	<i>50.0%</i>
<b>Marketing</b>					
Duplication of Coverage	1	0	2	100.0%	.
Failure to Submit Application	0	0	2	.	.
Misrepresentation	1	2	3	200.0%	50.0%
State Specific	1	0	0	-100.0%	.
Suitability	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>4</i>	<i>2</i>	<i>7</i>	<i>75.0%</i>	<i>250.0%</i>
<b>Policy Service</b>					
Coverage Question	2	1	2	0.0%	100.0%
Delays/No Response	1	5	4	300.0%	-20.0%
Payment Not Credited	1	2	1	0.0%	-50.0%
Policy Delivery	1	0	0	-100.0%	.
Premium Notice/Billing	8	3	16	100.0%	433.3%
Premium Refund	14	16	13	- 7.1%	-18.8%
State Specific	3	1	2	-33.3%	100.0%
<i>Subtotal</i>	<i>30</i>	<i>28</i>	<i>38</i>	<i>26.7%</i>	<i>35.7%</i>
<b>Underwriting</b>					
Cancellation	0	5	1	.	-80.0%
Delays	0	2	2	.	0.0%
Premium & Rating	7	6	7	0.0%	16.7%
Refusal to Insure	1	1	1	0.0%	0.0%
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>9</i>	<i>14</i>	<i>11</i>	<i>22.2%</i>	<i>-21.4%</i>
<b>Total</b>	<b>58</b>	<b>50</b>	<b>65</b>	<b>12.1%</b>	<b>30.0%</b>

Life and Annuities Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
<b>Claim Handling</b>					
Assignment of Benefits	0	2	1	.	-50.0%
Coordination of Benefits	0	2	3	.	50.0%
Delays	52	45	55	5.8%	22.2%
Denial of Claim	39	31	33	-15.4%	6.5%
Fraud	1	0	2	100.0%	.
State Specific	12	3	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	11	10	7	-36.4%	-30.0%
<i>Subtotal</i>	<i>115</i>	<i>93</i>	<i>101</i>	<i>-12.2%</i>	<i>8.6%</i>
<b>Marketing</b>					
Fraud/Forgery	2	7	0	-100.0%	-100.0%
High Pressure Tactics	0	1	0	.	-100.0%
Misappropriation of Premium	1	1	1	0.0%	0.0%
Misleading Advertising	1	3	0	-100.0%	-100.0%
Misrepresentation	15	10	9	-40.0%	-10.0%
Misstatement on Application	0	0	3	.	.
State Specific	17	7	3	-82.4%	-57.1%
Suitability	7	0	1	-85.7%	.
<i>Subtotal</i>	<i>43</i>	<i>29</i>	<i>17</i>	<i>-60.5%</i>	<i>-41.4%</i>
<b>Policy Service</b>					
Abusive Service	0	1	0	.	-100.0%
Cash Value	19	22	15	-21.1%	-31.8%
Coverage Question	32	30	58	81.3%	93.3%
Delays/No Response	30	38	22	-26.7%	-42.1%
Exchange	0	0	1	.	.
Non-forfeiture	1	0	1	0.0%	.
Payment Not Credited	12	7	7	-41.7%	0.0%
Policy Delivery	2	4	4	100.0%	0.0%
Premium Notice/Billing	28	23	34	21.4%	47.8%
Premium Refund	12	16	17	41.7%	6.3%
State Specific	56	9	8	-85.7%	-11.1%
Surrender Problems	9	19	26	188.9%	36.8%
<i>Subtotal</i>	<i>201</i>	<i>169</i>	<i>193</i>	<i>- 4.0%</i>	<i>14.2%</i>
<b>Underwriting</b>					
Cancellation	9	13	28	211.1%	115.4%
Delays	1	1	6	500.0%	500.0%

Life and Annuities Complaints by Reason, 2010-2012					
Reason	2010	2011	2012	% Change, 2010-2012	% Change, 2011-2012
Endorsement/Rider	0	0	1	.	.
Forced Placement	0	1	0	.	-100.0%
Group Conversion	0	1	0	.	-100.0%
MIB Reports	0	0	1	.	.
Premium & Rating	6	18	6	0.0%	-66.7%
Refusal to Insure	4	1	5	25.0%	400.0%
Rescission	0	1	0	.	-100.0%
State Specific	5	1	4	-20.0%	300.0%
Unfair Discrimination	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>26</i>	<i>38</i>	<i>52</i>	<i>100.0%</i>	<i>36.8%</i>
<b>Total</b>	<b>385</b>	<b>329</b>	<b>363</b>	<b>- 5.7%</b>	<b>10.3%</b>

**Health Maintenance Organizations  
Complaints by Reason, 2010-2012**

<b>Reason</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010-2012</b>	<b>% Change, 2011-2012</b>
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Coordination of Benefits	2	0	0	-100.0%	.
Copay Issues	6	34	0	-100.0%	-100.0%
Cost Containment	2	0	3	50.0%	.
Delays	8	6	2	-75.0%	-66.7%
Denial of Claim	40	35	12	-70.0%	-65.7%
Medical Necessity	1	1	0	-100.0%	-100.0%
No Preauthorization	0	1	2	.	100.0%
Out-of-Network Benefits	6	12	6	0.0%	-50.0%
State Specific	3	2	2	-33.3%	0.0%
Unsatisfactory Settlement/Offer	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>70</i>	<i>92</i>	<i>28</i>	<i>-60.0%</i>	<i>-69.6%</i>
<b>Marketing</b>					
High Pressure Tactics	3	0	0	-100.0%	.
Misrepresentation	4	2	0	-100.0%	-100.0%
State Specific	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>7</i>	<i>3</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	3	2	0	-100.0%	-100.0%
Delays/No Response	1	0	1	0.0%	.
Inadequate Provider Network	1	0	0	-100.0%	.
Involuntary Termination by Plan	0	0	1	.	.
Premium Notice/Billing	1	0	0	-100.0%	.
Premium Refund	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>7</i>	<i>3</i>	<i>3</i>	<i>-57.1%</i>	<i>0.0%</i>
<b>Underwriting</b>					
Cancellation	0	0	1	.	.
Continuation of Benefits	0	1	2	.	100.0%
Premium & Rating	2	0	0	-100.0%	.
Refusal to Insure	0	1	1	.	0.0%
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>2</i>	<i>4</i>	<i>33.3%</i>	<i>100.0%</i>
<b>Total</b>	<b>87</b>	<b>100</b>	<b>35</b>	<b>-59.8%</b>	<b>-65.0%</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Ordered by Market Share**





**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	240	\$629,190,421	21.6%	45
19275	American Family Mutual Insurance Company	215	\$392,157,401	13.5%	64
23388	Shelter Mutual Insurance Company	57	\$158,341,581	5.4%	42
21628	Farmers Insurance Company	135	\$154,374,800	5.3%	102
15512	Automobile Club Inter-insurance Exchange	123	\$130,402,689	4.5%	110
39012	Safeco Insurance Company Of Illinois	91	\$99,451,901	3.4%	107
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$61,889,770	2.1%	74
35882	GEICO General Ins Co	71	\$57,868,357	2.0%	144
42579	Allied Property & Casualty Insurance Company	16	\$56,779,216	2.0%	33
24260	Progressive Casualty Insurance Company	62	\$56,717,437	1.9%	128
27998	Travelers Home & Marine Insurance Company	38	\$54,335,403	1.9%	82
37834	Progressive Preferred Insurance Company	46	\$50,353,690	1.7%	107
25143	State Farm Fire & Casualty Company	32	\$45,116,914	1.6%	83
11851	Progressive Advanced Insurance Company	48	\$43,037,067	1.5%	131
25941	United Services Automobile Association	20	\$42,397,031	1.5%	55
29688	Allstate Fire & Casualty Insurance Company	36	\$41,485,247	1.4%	102
19283	American Standard Insurance Co of WI	22	\$40,612,944	1.4%	63
16322	Progressive Direct Insurance Company	40	\$38,070,854	1.3%	123
23035	Liberty Mutual Fire Insurance Company	35	\$34,412,701	1.2%	119
41491	GEICO Casualty Company	38	\$31,763,640	1.1%	140
22055	GEICO Indemnity Company	44	\$29,811,360	1.0%	173
19232	Allstate Insurance Company	15	\$27,044,565	0.9%	65
25968	USAA Casualty Insurance Company	21	\$26,691,580	0.9%	92
42919	Progressive Northwestern Insurance Company	15	\$24,079,962	0.8%	73
17230	Allstate Property & Casualty Insurance Company	23	\$23,397,691	0.8%	115
22063	Government Employees Insurance Co	26	\$20,991,545	0.7%	145
26093	Nationwide Affinity Insurance Co Of America	10	\$20,872,853	0.7%	56
29459	Twin City Fire Insurance Company	19	\$20,523,353	0.7%	108
25405	Safe Auto Insurance Company	74	\$20,456,025	0.7%	424
13137	Viking Insurance Company Of Wisconsin	37	\$15,245,816	0.5%	284
28401	American National Property & Casualty Co	11	\$15,144,872	0.5%	85
10783	Cornerstone National Insurance Company	11	\$14,656,793	0.5%	88
24279	Progressive Max Insurance Company	4	\$14,225,393	0.5%	33
23353	Meridian Security Insurance Company	5	\$13,889,300	0.5%	42
40371	Columbia Mutual Insurance Company	11	\$13,793,658	0.5%	93
15725	Cameron Mutual Insurance Company	18	\$13,208,456	0.5%	160
25453	Nationwide Insurance Company Of America	17	\$12,898,230	0.4%	154
34789	21st Century Centennial Insurance Company	28	\$12,625,081	0.4%	260
21008	Country Preferred Insurance Company	13	\$11,260,421	0.4%	135
19658	Bristol West Insurance Company	16	\$10,698,882	0.4%	175
<b>Top 40 Writers</b>		<b>1,822</b>	<b>\$2,580,274,900</b>	<b>88.7%</b>	<b>.</b>
<b>Total</b>		<b>2,484</b>	<b>\$2,908,844,845</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	315	\$441,083,596	24.4%	74
19275	American Family Mutual Insurance Company	246	\$273,176,600	15.1%	93
23388	Shelter Mutual Insurance Company	91	\$131,695,214	7.3%	72
26859	Farm Bureau Town & Country Ins Co Of MO	91	\$82,095,475	4.5%	115
27235	Auto Club Family Insurance Company	70	\$58,842,020	3.2%	123
24740	Safeco Insurance Company Of America	35	\$53,643,161	3.0%	68
21652	Farmers Insurance Exchange	62	\$53,099,754	2.9%	121
27998	Travelers Home & Marine Insurance Company	72	\$49,945,822	2.8%	149
17230	Allstate Property & Casualty Insurance Company	62	\$33,536,654	1.9%	191
25941	United Services Automobile Association	16	\$30,888,175	1.7%	54
26093	Nationwide Affinity Insurance Co Of America	21	\$29,928,333	1.7%	73
21687	Mid Century Insurance Company	29	\$28,989,548	1.6%	104
23035	Liberty Mutual Fire Insurance Company	25	\$22,933,482	1.3%	113
21660	Fire Insurance Exchange	43	\$21,904,455	1.2%	203
19070	Standard Fire Insurance Company	22	\$19,511,553	1.1%	117
42978	American Security Insurance Company	1	\$18,459,216	1.0%	6
11185	Foremost Insurance Company Grand Rapids MI	25	\$17,706,729	1.0%	146
18988	Auto Owners Insurance Company	19	\$17,462,351	1.0%	113
19240	Allstate Indemnity Company	30	\$17,070,849	0.9%	182
15725	Cameron Mutual Insurance Company	10	\$15,889,148	0.9%	65
25968	USAA Casualty Insurance Company	7	\$15,834,750	0.9%	46
19232	Allstate Insurance Company	21	\$15,317,048	0.8%	142
20990	Country Mutual Insurance Company	12	\$14,448,346	0.8%	86
42404	Liberty Insurance Corporation	16	\$13,520,025	0.7%	122
19100	AMCO Insurance Company	9	\$13,085,119	0.7%	71
34690	Property & Casualty Insurance Co of Hartford	20	\$12,333,696	0.7%	168
40371	Columbia Mutual Insurance Company	4	\$12,229,960	0.7%	34
28401	American National Property & Casualty Co	18	\$12,050,460	0.7%	155
25127	State Auto Property & Casualty Insurance Co	23	\$11,234,816	0.6%	212
20419	Homesite Indemnity Company	43	\$9,879,232	0.5%	450
24821	Meritplan Insurance Company	6	\$9,831,055	0.5%	63
23787	Nationwide Mutual Insurance Company	0	\$9,468,765	0.5%	0
21261	Electric Insurance Company	2	\$9,411,153	0.5%	22
14400	Lititz Mutual Insurance Company	18	\$7,743,910	0.4%	241
32700	Owners Insurance Company	7	\$7,537,694	0.4%	96
42579	Allied Property & Casualty Insurance Company	7	\$7,217,534	0.4%	100
10677	Cincinnati Insurance Company The	2	\$7,077,085	0.4%	29
21849	American Automobile Insurance Company	1	\$6,942,246	0.4%	15
20303	Great Northern Insurance Company	0	\$6,724,283	0.4%	0
30104	Hartford Underwriters Insurance Company	13	\$6,633,494	0.4%	203
<b>Top 40 Writers</b>		<b>1,514</b>	<b>\$1,626,382,809</b>	<b>89.8%</b>	<b>.</b>
<b>Total</b>		<b>1,750</b>	<b>\$1,811,230,522</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	645	\$1,772,282,732	24.2%	99
79413	United Healthcare Insurance Company	281	\$1,164,980,053	15.9%	66
47171	Blue Cross & Blue Shield Of Kansas City	165	\$767,225,203	10.5%	59
81973	Coventry Health & Life Insurance Company	210	\$600,082,012	8.2%	95
73288	Humana Insurance Company	86	\$424,666,350	5.8%	55
60054	Aetna Life Insurance Company	50	\$199,575,118	2.7%	68
62308	Connecticut General Life Ins Co	34	\$128,413,682	1.8%	72
67660	Pennsylvania Life Insurance Company	4	\$117,312,859	1.6%	9
62286	Golden Rule Insurance Company	99	\$93,475,267	1.3%	288
60040	Cox Health Systems Insurance Company	25	\$92,188,127	1.3%	74
60380	American Family Life Assurance Co of Col.	31	\$91,514,542	1.2%	92
65978	Metropolitan Life Insurance Company	26	\$81,680,574	1.1%	87
69868	United Of Omaha Life Insurance Company	44	\$81,124,340	1.1%	148
70815	Hartford Life & Accident Insurance Company	18	\$60,466,782	0.8%	81
64246	Guardian Life Insurance Company Of America	21	\$58,963,071	0.8%	97
62235	Unum Life Insurance Company Of America	12	\$51,591,863	0.7%	63
69477	Time Insurance Company	65	\$51,332,548	0.7%	345
61271	Principal Life Insurance Company	26	\$45,332,254	0.6%	156
32395	Vision Service Plan Insurance Company	0	\$44,016,971	0.6%	0
70025	Genworth Life Insurance Company	14	\$40,518,324	0.6%	94
28207	Anthem Insurance Companies	0	\$38,264,621	0.5%	0
61263	Bankers Life & Casualty Company	57	\$37,359,776	0.5%	415
71412	Mutual Of Omaha Insurance Company	16	\$35,798,626	0.5%	122
25178	State Farm Mutual Automobile Insurance Co	1	\$32,195,765	0.4%	8
65838	John Hancock Life Insurance Company	11	\$29,615,790	0.4%	101
90328	First Health Life & Health Insurance Company	0	\$29,423,269	0.4%	0
86231	Transamerica Life Insurance Company	19	\$28,447,028	0.4%	182
69019	Standard Insurance Company	12	\$28,231,731	0.4%	116
19445	National Union Fire Insurance Co Of Pittsburgh	19	\$24,673,365	0.3%	210
80802	Sun Life Assurance Company Of Canada	2	\$24,432,300	0.3%	22
70408	Union Security Insurance Company	10	\$24,042,338	0.3%	113
13935	Federated Mutual Insurance Company	5	\$23,806,687	0.3%	57
67091	Northwestern Mutual Life Insurance Company	0	\$23,040,450	0.3%	0
77828	Companion Life Insurance Company	3	\$21,945,715	0.3%	37
12575	Silverscript Insurance Company	0	\$21,237,445	0.3%	0
65676	Lincoln National Life Insurance Company	12	\$21,124,532	0.3%	155
60836	American Republic Insurance Company	13	\$20,984,073	0.3%	169
19275	American Family Mutual Insurance Company	6	\$20,906,325	0.3%	78
65080	John Alden Life Insurance Company	15	\$19,410,855	0.3%	210
68284	Pyramid Life Insurance Company	0	\$19,124,822	0.3%	0
<b>Top 40 Writers</b>		<b>2,057</b>	<b>\$6,490,808,180</b>	<b>88.5%</b>	<b>.</b>
<b>Total</b>		<b>2,693</b>	<b>\$7,331,992,359</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	13	\$40,425,847	16.9%	35
65838	John Hancock Life Insurance Company	11	\$29,525,297	12.3%	41
65978	Metropolitan Life Insurance Company	14	\$21,266,741	8.9%	73
61263	Bankers Life & Casualty Company	40	\$18,168,496	7.6%	243
86231	Transamerica Life Insurance Company	9	\$11,939,426	5.0%	83
62235	Unum Life Insurance Company Of America	1	\$11,124,361	4.6%	10
62952	Equitable Life & Casualty Insurance Company	25	\$8,900,593	3.7%	310
69000	Northwestern Long Term Care Insurance Co	0	\$8,145,238	3.4%	0
20443	Continental Casualty Company	16	\$7,958,985	3.3%	222
56014	Thrivent Financial For Lutherans	1	\$6,949,009	2.9%	16
25178	State Farm Mutual Automobile Insurance Co	0	\$6,131,227	2.6%	0
71412	Mutual Of Omaha Insurance Company	2	\$5,871,999	2.5%	38
68241	Prudential Insurance Company Of America The	3	\$5,304,813	2.2%	62
90611	Allianz Life Insurance Co Of North America	1	\$5,230,032	2.2%	21
76325	Senior Health Insurance Company of PA	20	\$4,809,965	2.0%	459
65005	Riversource Life Insurance Company	0	\$3,883,617	1.6%	0
65595	Lincoln Benefit Life Company	0	\$3,867,239	1.6%	0
66915	New York Life Insurance Company	0	\$3,852,680	1.6%	0
71471	Ability Insurance Company	0	\$2,820,490	1.2%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,224,958	0.9%	0
58033	Knights Of Columbus	1	\$2,195,387	0.9%	50
65021	Stonebridge Life Insurance Company	10	\$1,912,503	0.8%	577
70408	Union Security Insurance Company	1	\$1,790,468	0.7%	62
87726	Metlife Insurance Company Of Connecticut	8	\$1,585,302	0.7%	557
69477	Time Insurance Company	3	\$1,288,235	0.5%	257
42129	United Security Assurance Company Of PA	2	\$1,233,526	0.5%	179
69868	United Of Omaha Life Insurance Company	1	\$1,123,928	0.5%	98
71714	Berkshire Life Insurance Company Of America	0	\$1,001,570	0.4%	0
64211	Guarantee Trust Life Insurance Company	3	\$1,000,079	0.4%	331
62626	CMFG Life Insurance Company	0	\$971,382	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$948,735	0.4%	0
70319	Washington National Insurance Company	4	\$948,093	0.4%	465
69116	State Life Insurance Company	0	\$805,360	0.3%	0
71404	Continental General Insurance Company	1	\$797,667	0.3%	138
60836	American Republic Insurance Company	1	\$774,699	0.3%	142
19275	American Family Mutual Insurance Company	0	\$733,453	0.3%	0
92916	United American Insurance Company	4	\$718,554	0.3%	614
47171	Blue Cross & Blue Shield Of Kansas City	0	\$690,453	0.3%	0
60534	American Heritage Life Insurance Company	1	\$657,268	0.3%	168
69515	Medamerica Insurance Company	1	\$626,223	0.3%	176
<b>Top 40 Writers</b>		<b>197</b>	<b>\$230,203,896</b>	<b>96.2%</b>	<b>.</b>
<b>Total</b>		<b>217</b>	<b>\$239,335,896</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	18	\$145,897,439	24.0%	43
78972	Healthy Alliance Life Insurance Company	24	\$87,652,039	14.4%	96
69868	United Of Omaha Life Insurance Company	37	\$71,580,158	11.8%	182
47171	Blue Cross & Blue Shield Of Kansas City	4	\$35,385,335	5.8%	40
71412	Mutual Of Omaha Insurance Company	4	\$23,091,504	3.8%	61
60836	American Republic Insurance Company	4	\$16,791,709	2.8%	84
61263	Bankers Life & Casualty Company	7	\$15,790,201	2.6%	156
31119	Medico Insurance Company	7	\$15,741,670	2.6%	156
61859	Christian Fidelity Life Insurance Co	1	\$14,737,200	2.4%	24
68500	Continental Life Ins Co Of Brentwood TN	1	\$12,623,670	2.1%	28
25178	State Farm Mutual Automobile Insurance Co	0	\$10,616,801	1.7%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,305,054	1.7%	0
12321	American Continental Insurance Company	4	\$10,175,473	1.7%	138
19275	American Family Mutual Insurance Company	1	\$8,912,879	1.5%	39
62952	Equitable Life & Casualty Insurance Company	2	\$7,196,814	1.2%	98
72850	United World Life Insurance Company	1	\$6,938,386	1.1%	51
68349	North American Insurance Company	3	\$6,799,700	1.1%	155
86231	Transamerica Life Insurance Company	5	\$6,080,490	1.0%	289
66214	Heartland National Life Insurance Company	1	\$6,065,902	1.0%	58
92916	United American Insurance Company	2	\$5,347,137	0.9%	132
67679	American Republic Corp Insurance Company	0	\$5,096,070	0.8%	0
67326	Old Surety Life Insurance Company	0	\$4,595,923	0.8%	0
70319	Washington National Insurance Company	4	\$4,544,324	0.7%	310
71773	American National Life Ins Co Of TX	6	\$4,339,175	0.7%	486
61239	Bankers Fidelity Life Insurance Company	0	\$4,322,680	0.7%	0
80578	Physicians Mutual Insurance Company	1	\$3,930,775	0.6%	89
62146	Combined Insurance Co Of America	0	\$3,709,768	0.6%	0
62065	Colonial Penn Life Insurance Company	1	\$3,603,738	0.6%	98
70939	Gerber Life Insurance Company	3	\$3,361,026	0.6%	314
86355	Standard Life & Accident Insurance Company	2	\$3,154,680	0.5%	223
56014	Thrivent Financial For Lutherans	0	\$2,948,390	0.5%	0
73288	Humana Insurance Company	8	\$2,920,110	0.5%	964
62286	Golden Rule Insurance Company	1	\$2,766,291	0.5%	127
77399	Sterling Life Insurance Company	2	\$2,615,226	0.4%	269
68462	Reserve National Insurance Company	0	\$2,580,386	0.4%	0
65722	Loyal American Life Insurance Company	1	\$2,319,726	0.4%	152
61271	Principal Life Insurance Company	0	\$2,281,555	0.4%	0
72125	Physicians Life Insurance Company	0	\$2,246,620	0.4%	0
71072	Marquette National Life Insurance Company	1	\$2,179,899	0.4%	161
69663	USAA Life Insurance Company	0	\$2,138,579	0.4%	0
<b>Top 40 Writers</b>		<b>156</b>	<b>\$583,384,503</b>	<b>95.9%</b>	<b>.</b>
<b>Total</b>		<b>173</b>	<b>\$608,468,320</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68136	Protective Life Insurance Company	13	\$835,554,937	9.8%	12
65676	Lincoln National Life Insurance Company	28	\$381,148,546	4.5%	58
79227	PRUCO Life Insurance Company	7	\$355,558,930	4.2%	16
65056	Jackson National Life Insurance Company	54	\$346,238,872	4.1%	123
60488	American General Life Insurance Co	57	\$335,099,751	3.9%	134
86231	Transamerica Life Insurance Company	9	\$334,310,750	3.9%	21
61050	Metlife Investors USA Insurance Company	4	\$302,319,684	3.6%	10
67091	Northwestern Mutual Life Insurance Company	4	\$280,014,155	3.3%	11
65978	Metropolitan Life Insurance Company	42	\$257,525,365	3.0%	129
67466	Pacific Life Insurance Company	2	\$242,524,713	2.8%	7
90611	Allianz Life Insurance Co Of North America	9	\$222,668,081	2.6%	32
68241	Prudential Insurance Company Of America The	31	\$212,847,744	2.5%	115
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$180,153,681	2.1%	0
69345	Teachers Insurance & Annuity Association	0	\$169,586,083	2.0%	0
91596	New York Life Insurance & Annuity Corporation	5	\$161,135,840	1.9%	25
68322	Great-West Life & Annuity Insurance Company	6	\$154,946,571	1.8%	31
61689	Aviva Life & Annuity Company	14	\$140,927,742	1.7%	79
62944	AXA Equitable Life Insurance Company	8	\$132,433,497	1.6%	48
65005	Riversource Life Insurance Company	1	\$131,412,745	1.5%	6
69108	State Farm Life Insurance Company	12	\$127,261,719	1.5%	75
56014	Thrivent Financial For Lutherans	4	\$125,081,814	1.5%	25
60895	American United Life Insurance Company	4	\$121,850,869	1.4%	26
86509	ING Life Insurance & Annuity Company	4	\$119,876,112	1.4%	26
65838	John Hancock Life Insurance Company	11	\$115,827,091	1.4%	75
92738	American Equity Investment Life Ins Co	0	\$110,435,109	1.3%	0
65935	Massachusetts Mutual Life Insurance Company	2	\$79,033,879	0.9%	20
66915	New York Life Insurance Company	23	\$71,408,547	0.8%	255
61271	Principal Life Insurance Company	5	\$71,097,605	0.8%	56
79065	Sun Life Assurance Of Canada (US	0	\$66,481,797	0.8%	0
66168	Minnesota Life Insurance Company	6	\$65,229,758	0.8%	73
70238	Variable Annuity Life Insurance Company	0	\$63,262,804	0.7%	0
93513	Metlife Investors Insurance Company	0	\$57,522,672	0.7%	0
71153	Hartford Life & Annuity Insurance Company	1	\$53,258,768	0.6%	15
67172	Ohio National Life Insurance Company The	0	\$49,516,826	0.6%	0
60399	American Family Life Insurance Company	7	\$48,559,463	0.6%	114
70815	Hartford Life & Accident Insurance Company	14	\$45,500,886	0.5%	243
65536	Genworth Life & Annuity Insurance Company	4	\$45,348,427	0.5%	70
66974	North American Co For Life & Health Ins.	3	\$44,919,773	0.5%	53
60739	American National Insurance Company	12	\$44,669,514	0.5%	212
69868	United Of Omaha Life Insurance Company	14	\$43,806,104	0.5%	253
<b>Top 40 Writers</b>		<b>420</b>	<b>\$6,746,357,225</b>	<b>79.2%</b>	<b>.</b>
<b>Total</b>		<b>1,077</b>	<b>\$8,514,304,511</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share					
Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
95315	Good Health HMO DBA Blue-Care	42	\$339,778,616	41.5%	46
95358	HMO Missouri	77	\$237,370,126	29.0%	120
96377	Coventry Health Care Of Missouri	64	\$90,944,414	11.1%	259
96385	UnitedHealthcare Of The Midwest	7	\$56,396,910	6.9%	46
95885	Humana Health Plan	5	\$27,011,907	3.3%	68
95489	Coventry Health Care Of Kansas	16	\$25,348,460	3.1%	233
95109	Aetna Health	5	\$12,757,030	1.6%	145
95530	Cox Health Systems HMO	5	\$8,671,417	1.1%	213
12913	Missouri Care Incorporated	0	\$7,433,048	0.9%	0
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	0.8%	0
10753	Blue-advantage Plus Of Kansas City DBA Blue-	0	\$2,959,075	0.4%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,378,463	0.3%	0
95145	Community Health Plan- <i>Withdrawn</i> -	0	\$957,831	0.1%	0
96475	Healthlink HMO	1	\$39,454	0.0%	9,345
<b>Total</b>		<b>222</b>	<b>\$818,511,876</b>	<b>100.0%</b>	<b>.</b>





**Complaint Indices**

**Top 40 Writers by Line**

**Alpha by Company**



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
34789	21st Century Centennial Insurance Company	28	\$12,625,081	0.4%	260
42579	Allied Property & Casualty Insurance Company	16	\$56,779,216	2.0%	33
29688	Allstate Fire & Casualty Insurance Company	36	\$41,485,247	1.4%	102
19232	Allstate Insurance Company	15	\$27,044,565	0.9%	65
17230	Allstate Property & Casualty Insurance Company	23	\$23,397,691	0.8%	115
19275	American Family Mutual Insurance Company	215	\$392,157,401	13.5%	64
28401	American National Property & Casualty Co	11	\$15,144,872	0.5%	85
19283	American Standard Insurance Co of WI	22	\$40,612,944	1.4%	63
15512	Automobile Club Inter-insurance Exchange	123	\$130,402,689	4.5%	110
19658	Bristol West Insurance Company	16	\$10,698,882	0.4%	175
15725	Cameron Mutual Insurance Company	18	\$13,208,456	0.5%	160
40371	Columbia Mutual Insurance Company	11	\$13,793,658	0.5%	93
10783	Cornerstone National Insurance Company	11	\$14,656,793	0.5%	88
21008	Country Preferred Insurance Company	13	\$11,260,421	0.4%	135
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$61,889,770	2.1%	74
21628	Farmers Insurance Company	135	\$154,374,800	5.3%	102
41491	GEICO Casualty Company	38	\$31,763,640	1.1%	140
35882	GEICO General Ins Co	71	\$57,868,357	2.0%	144
22055	GEICO Indemnity Company	44	\$29,811,360	1.0%	173
22063	Government Employees Insurance Co	26	\$20,991,545	0.7%	145
23035	Liberty Mutual Fire Insurance Company	35	\$34,412,701	1.2%	119
23353	Meridian Security Insurance Company	5	\$13,889,300	0.5%	42
26093	Nationwide Affinity Insurance Co Of America	10	\$20,872,853	0.7%	56
25453	Nationwide Insurance Company Of America	17	\$12,898,230	0.4%	154
11851	Progressive Advanced Insurance Company	48	\$43,037,067	1.5%	131
24260	Progressive Casualty Insurance Company	62	\$56,717,437	1.9%	128
16322	Progressive Direct Insurance Company	40	\$38,070,854	1.3%	123
24279	Progressive Max Insurance Company	4	\$14,225,393	0.5%	33
42919	Progressive Northwestern Insurance Company	15	\$24,079,962	0.8%	73
37834	Progressive Preferred Insurance Company	46	\$50,353,690	1.7%	107
25405	Safe Auto Insurance Company	74	\$20,456,025	0.7%	424
39012	Safeco Insurance Company Of Illinois	91	\$99,451,901	3.4%	107
23388	Shelter Mutual Insurance Company	57	\$158,341,581	5.4%	42
25143	State Farm Fire & Casualty Company	32	\$45,116,914	1.6%	83
25178	State Farm Mutual Automobile Insurance Co	240	\$629,190,421	21.6%	45
27998	Travelers Home & Marine Insurance Company	38	\$54,335,403	1.9%	82
29459	Twin City Fire Insurance Company	19	\$20,523,353	0.7%	108
25941	United Services Automobile Association	20	\$42,397,031	1.5%	55
25968	USAA Casualty Insurance Company	21	\$26,691,580	0.9%	92
13137	Viking Insurance Company Of Wisconsin	37	\$15,245,816	0.5%	284
<b>Top 40 Writers</b>		<b>1,822</b>	<b>\$2,580,274,900</b>	<b>88.7%</b>	<b>.</b>
<b>Total</b>		<b>2,484</b>	<b>\$2,908,844,845</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	7	\$7,217,534	0.4%	100
19240	Allstate Indemnity Company	30	\$17,070,849	0.9%	182
19232	Allstate Insurance Company	21	\$15,317,048	0.8%	142
17230	Allstate Property & Casualty Insurance Company	62	\$33,536,654	1.9%	191
19100	AMCO Insurance Company	9	\$13,085,119	0.7%	71
21849	American Automobile Insurance Company	1	\$6,942,246	0.4%	15
19275	American Family Mutual Insurance Company	246	\$273,176,600	15.1%	93
28401	American National Property & Casualty Co	18	\$12,050,460	0.7%	155
42978	American Security Insurance Company	1	\$18,459,216	1.0%	6
27235	Auto Club Family Insurance Company	70	\$58,842,020	3.2%	123
18988	Auto Owners Insurance Company	19	\$17,462,351	1.0%	113
15725	Cameron Mutual Insurance Company	10	\$15,889,148	0.9%	65
10677	Cincinnati Insurance Company The	2	\$7,077,085	0.4%	29
40371	Columbia Mutual Insurance Company	4	\$12,229,960	0.7%	34
20990	Country Mutual Insurance Company	12	\$14,448,346	0.8%	86
21261	Electric Insurance Company	2	\$9,411,153	0.5%	22
26859	Farm Bureau Town & Country Ins Co Of MO	91	\$82,095,475	4.5%	115
21652	Farmers Insurance Exchange	62	\$53,099,754	2.9%	121
21660	Fire Insurance Exchange	43	\$21,904,455	1.2%	203
11185	Foremost Insurance Company Grand Rapids MI	25	\$17,706,729	1.0%	146
20303	Great Northern Insurance Company	0	\$6,724,283	0.4%	0
30104	Hartford Underwriters Insurance Company	13	\$6,633,494	0.4%	203
20419	Homesite Indemnity Company	43	\$9,879,232	0.5%	450
42404	Liberty Insurance Corporation	16	\$13,520,025	0.7%	122
23035	Liberty Mutual Fire Insurance Company	25	\$22,933,482	1.3%	113
14400	Lititz Mutual Insurance Company	18	\$7,743,910	0.4%	241
24821	Meritplan Insurance Company	6	\$9,831,055	0.5%	63
21687	Mid Century Insurance Company	29	\$28,989,548	1.6%	104
26093	Nationwide Affinity Insurance Co Of America	21	\$29,928,333	1.7%	73
23787	Nationwide Mutual Insurance Company	0	\$9,468,765	0.5%	0
32700	Owners Insurance Company	7	\$7,537,694	0.4%	96
34690	Property & Casualty Insurance Co of Hartford	20	\$12,333,696	0.7%	168
24740	Safeco Insurance Company Of America	35	\$53,643,161	3.0%	68
23388	Shelter Mutual Insurance Company	91	\$131,695,214	7.3%	72
19070	Standard Fire Insurance Company	22	\$19,511,553	1.1%	117
25127	State Auto Property & Casualty Insurance Co	23	\$11,234,816	0.6%	212
25143	State Farm Fire & Casualty Company	315	\$441,083,596	24.4%	74
27998	Travelers Home & Marine Insurance Company	72	\$49,945,822	2.8%	149
25941	United Services Automobile Association	16	\$30,888,175	1.7%	54
25968	USAA Casualty Insurance Company	7	\$15,834,750	0.9%	46
<b>Top 40 Writers</b>		<b>1,514</b>	<b>\$1,626,382,809</b>	<b>89.8%</b>	<b>.</b>
<b>Total</b>		<b>1,750</b>	<b>\$1,811,230,522</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	50	\$199,575,118	2.7%	68
60380	American Family Life Assurance Co of Col.	31	\$91,514,542	1.2%	92
19275	American Family Mutual Insurance Company	6	\$20,906,325	0.3%	78
60836	American Republic Insurance Company	13	\$20,984,073	0.3%	169
28207	Anthem Insurance Companies	0	\$38,264,621	0.5%	0
61263	Bankers Life & Casualty Company	57	\$37,359,776	0.5%	415
47171	Blue Cross & Blue Shield Of Kansas City	165	\$767,225,203	10.5%	59
77828	Companion Life Insurance Company	3	\$21,945,715	0.3%	37
62308	Connecticut General Life Ins Co	34	\$128,413,682	1.8%	72
81973	Coventry Health & Life Insurance Company	210	\$600,082,012	8.2%	95
60040	Cox Health Systems Insurance Company	25	\$92,188,127	1.3%	74
13935	Federated Mutual Insurance Company	5	\$23,806,687	0.3%	57
90328	First Health Life & Health Insurance Company	0	\$29,423,269	0.4%	0
70025	Genworth Life Insurance Company	14	\$40,518,324	0.6%	94
62286	Golden Rule Insurance Company	99	\$93,475,267	1.3%	288
64246	Guardian Life Insurance Company Of America	21	\$58,963,071	0.8%	97
70815	Hartford Life & Accident Insurance Company	18	\$60,466,782	0.8%	81
78972	Healthy Alliance Life Insurance Company	645	\$1,772,282,732	24.2%	99
73288	Humana Insurance Company	86	\$424,666,350	5.8%	55
65080	John Alden Life Insurance Company	15	\$19,410,855	0.3%	210
65838	John Hancock Life Insurance Company	11	\$29,615,790	0.4%	101
65676	Lincoln National Life Insurance Company	12	\$21,124,532	0.3%	155
65978	Metropolitan Life Insurance Company	26	\$81,680,574	1.1%	87
71412	Mutual Of Omaha Insurance Company	16	\$35,798,626	0.5%	122
19445	National Union Fire Insurance Co Of Pittsburgh	19	\$24,673,365	0.3%	210
67091	Northwestern Mutual Life Insurance Company	0	\$23,040,450	0.3%	0
67660	Pennsylvania Life Insurance Company	4	\$117,312,859	1.6%	9
61271	Principal Life Insurance Company	26	\$45,332,254	0.6%	156
68284	Pyramid Life Insurance Company	0	\$19,124,822	0.3%	0
12575	Silverscript Insurance Company	0	\$21,237,445	0.3%	0
69019	Standard Insurance Company	12	\$28,231,731	0.4%	116
25178	State Farm Mutual Automobile Insurance Co	1	\$32,195,765	0.4%	8
80802	Sun Life Assurance Company Of Canada	2	\$24,432,300	0.3%	22
69477	Time Insurance Company	65	\$51,332,548	0.7%	345
86231	Transamerica Life Insurance Company	19	\$28,447,028	0.4%	182
70408	Union Security Insurance Company	10	\$24,042,338	0.3%	113
79413	United Healthcare Insurance Company	281	\$1,164,980,053	15.9%	66
69868	United Of Omaha Life Insurance Company	44	\$81,124,340	1.1%	148
62235	Unum Life Insurance Company Of America	12	\$51,591,863	0.7%	63
32395	Vision Service Plan Insurance Company	0	\$44,016,971	0.6%	0
<b>Top 40 Writers</b>		<b>2,057</b>	<b>\$6,490,808,180</b>	<b>88.5%</b>	<b>.</b>
<b>Total</b>		<b>2,693</b>	<b>\$7,331,992,359</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	0	\$2,820,490	1.2%	0
90611	Allianz Life Insurance Co Of North America	1	\$5,230,032	2.2%	21
19275	American Family Mutual Insurance Company	0	\$733,453	0.3%	0
60534	American Heritage Life Insurance Company	1	\$657,268	0.3%	168
60836	American Republic Insurance Company	1	\$774,699	0.3%	142
61263	Bankers Life & Casualty Company	40	\$18,168,496	7.6%	243
71714	Berkshire Life Insurance Company Of America	0	\$1,001,570	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$690,453	0.3%	0
62626	CMFG Life Insurance Company	0	\$971,382	0.4%	0
20443	Continental Casualty Company	16	\$7,958,985	3.3%	222
71404	Continental General Insurance Company	1	\$797,667	0.3%	138
62952	Equitable Life & Casualty Insurance Company	25	\$8,900,593	3.7%	310
70025	Genworth Life Insurance Company	13	\$40,425,847	16.9%	35
64211	Guarantee Trust Life Insurance Company	3	\$1,000,079	0.4%	331
65838	John Hancock Life Insurance Company	11	\$29,525,297	12.3%	41
58033	Knights Of Columbus	1	\$2,195,387	0.9%	50
65595	Lincoln Benefit Life Company	0	\$3,867,239	1.6%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,224,958	0.9%	0
69515	Medamerica Insurance Company	1	\$626,223	0.3%	176
87726	Metlife Insurance Company Of Connecticut	8	\$1,585,302	0.7%	557
65978	Metropolitan Life Insurance Company	14	\$21,266,741	8.9%	73
71412	Mutual Of Omaha Insurance Company	2	\$5,871,999	2.5%	38
66915	New York Life Insurance Company	0	\$3,852,680	1.6%	0
69000	Northwestern Long Term Care Insurance Co	0	\$8,145,238	3.4%	0
80578	Physicians Mutual Insurance Company	0	\$948,735	0.4%	0
68241	Prudential Insurance Company Of America The	3	\$5,304,813	2.2%	62
65005	Riversource Life Insurance Company	0	\$3,883,617	1.6%	0
76325	Senior Health Insurance Company of PA	20	\$4,809,965	2.0%	459
25178	State Farm Mutual Automobile Insurance Co	0	\$6,131,227	2.6%	0
69116	State Life Insurance Company	0	\$805,360	0.3%	0
65021	Stonebridge Life Insurance Company	10	\$1,912,503	0.8%	577
56014	Thrivent Financial For Lutherans	1	\$6,949,009	2.9%	16
69477	Time Insurance Company	3	\$1,288,235	0.5%	257
86231	Transamerica Life Insurance Company	9	\$11,939,426	5.0%	83
70408	Union Security Insurance Company	1	\$1,790,468	0.7%	62
92916	United American Insurance Company	4	\$718,554	0.3%	614
69868	United Of Omaha Life Insurance Company	1	\$1,123,928	0.5%	98
42129	United Security Assurance Company Of PA	2	\$1,233,526	0.5%	179
62235	Unum Life Insurance Company Of America	1	\$11,124,361	4.6%	10
70319	Washington National Insurance Company	4	\$948,093	0.4%	465
<b>Top 40 Writers</b>		<b>197</b>	<b>\$230,203,896</b>	<b>96.2%</b>	<b>.</b>
<b>Total</b>		<b>217</b>	<b>\$239,335,896</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
12321	American Continental Insurance Company	4	\$10,175,473	1.7%	138
19275	American Family Mutual Insurance Company	1	\$8,912,879	1.5%	39
71773	American National Life Ins Co Of TX	6	\$4,339,175	0.7%	486
67679	American Republic Corp Insurance Company	0	\$5,096,070	0.8%	0
60836	American Republic Insurance Company	4	\$16,791,709	2.8%	84
61239	Bankers Fidelity Life Insurance Company	0	\$4,322,680	0.7%	0
61263	Bankers Life & Casualty Company	7	\$15,790,201	2.6%	156
47171	Blue Cross & Blue Shield Of Kansas City	4	\$35,385,335	5.8%	40
61859	Christian Fidelity Life Insurance Co	1	\$14,737,200	2.4%	24
62065	Colonial Penn Life Insurance Company	1	\$3,603,738	0.6%	98
62146	Combined Insurance Co Of America	0	\$3,709,768	0.6%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$12,623,670	2.1%	28
62952	Equitable Life & Casualty Insurance Company	2	\$7,196,814	1.2%	98
70939	Gerber Life Insurance Company	3	\$3,361,026	0.6%	314
62286	Golden Rule Insurance Company	1	\$2,766,291	0.5%	127
70815	Hartford Life & Accident Insurance Company	0	\$10,305,054	1.7%	0
78972	Healthy Alliance Life Insurance Company	24	\$87,652,039	14.4%	96
66214	Heartland National Life Insurance Company	1	\$6,065,902	1.0%	58
73288	Humana Insurance Company	8	\$2,920,110	0.5%	964
65722	Loyal American Life Insurance Company	1	\$2,319,726	0.4%	152
71072	Marquette National Life Insurance Company	1	\$2,179,899	0.4%	161
31119	Medico Insurance Company	7	\$15,741,670	2.6%	156
71412	Mutual Of Omaha Insurance Company	4	\$23,091,504	3.8%	61
68349	North American Insurance Company	3	\$6,799,700	1.1%	155
67326	Old Surety Life Insurance Company	0	\$4,595,923	0.8%	0
72125	Physicians Life Insurance Company	0	\$2,246,620	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$3,930,775	0.6%	89
61271	Principal Life Insurance Company	0	\$2,281,555	0.4%	0
68462	Reserve National Insurance Company	0	\$2,580,386	0.4%	0
86355	Standard Life & Accident Insurance Company	2	\$3,154,680	0.5%	223
25178	State Farm Mutual Automobile Insurance Co	0	\$10,616,801	1.7%	0
77399	Sterling Life Insurance Company	2	\$2,615,226	0.4%	269
56014	Thrivent Financial For Lutherans	0	\$2,948,390	0.5%	0
86231	Transamerica Life Insurance Company	5	\$6,080,490	1.0%	289
92916	United American Insurance Company	2	\$5,347,137	0.9%	132
79413	United Healthcare Insurance Company	18	\$145,897,439	24.0%	43
69868	United Of Omaha Life Insurance Company	37	\$71,580,158	11.8%	182
72850	United World Life Insurance Company	1	\$6,938,386	1.1%	51
69663	USAA Life Insurance Company	0	\$2,138,579	0.4%	0
70319	Washington National Insurance Company	4	\$4,544,324	0.7%	310
<b>Top 40 Writers</b>		<b>156</b>	<b>\$583,384,503</b>	<b>95.9%</b>	<b>.</b>
<b>Total</b>		<b>173</b>	<b>\$608,468,320</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	9	\$222,668,081	2.6%	32
92738	American Equity Investment Life Ins Co	0	\$110,435,109	1.3%	0
60399	American Family Life Insurance Company	7	\$48,559,463	0.6%	114
60488	American General Life Insurance Co	57	\$335,099,751	3.9%	134
60739	American National Insurance Company	12	\$44,669,514	0.5%	212
60895	American United Life Insurance Company	4	\$121,850,869	1.4%	26
61689	Aviva Life & Annuity Company	14	\$140,927,742	1.7%	79
62944	AXA Equitable Life Insurance Company	8	\$132,433,497	1.6%	48
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$180,153,681	2.1%	0
65536	Genworth Life & Annuity Insurance Company	4	\$45,348,427	0.5%	70
68322	Great-West Life & Annuity Insurance Company	6	\$154,946,571	1.8%	31
70815	Hartford Life & Accident Insurance Company	14	\$45,500,886	0.5%	243
71153	Hartford Life & Annuity Insurance Company	1	\$53,258,768	0.6%	15
86509	ING Life Insurance & Annuity Company	4	\$119,876,112	1.4%	26
65056	Jackson National Life Insurance Company	54	\$346,238,872	4.1%	123
65838	John Hancock Life Insurance Company	11	\$115,827,091	1.4%	75
65676	Lincoln National Life Insurance Company	28	\$381,148,546	4.5%	58
65935	Massachusetts Mutual Life Insurance Company	2	\$79,033,879	0.9%	20
93513	Metlife Investors Insurance Company	0	\$57,522,672	0.7%	0
61050	Metlife Investors USA Insurance Company	4	\$302,319,684	3.6%	10
65978	Metropolitan Life Insurance Company	42	\$257,525,365	3.0%	129
66168	Minnesota Life Insurance Company	6	\$65,229,758	0.8%	73
91596	New York Life Insurance & Annuity Corporation	5	\$161,135,840	1.9%	25
66915	New York Life Insurance Company	23	\$71,408,547	0.8%	255
66974	North American Co For Life & Health Ins.	3	\$44,919,773	0.5%	53
67091	Northwestern Mutual Life Insurance Company	4	\$280,014,155	3.3%	11
67172	Ohio National Life Insurance Company The	0	\$49,516,826	0.6%	0
67466	Pacific Life Insurance Company	2	\$242,524,713	2.8%	7
61271	Principal Life Insurance Company	5	\$71,097,605	0.8%	56
68136	Protective Life Insurance Company	13	\$835,554,937	9.8%	12
79227	PRUCO Life Insurance Company	7	\$355,558,930	4.2%	16
68241	Prudential Insurance Company Of America The	31	\$212,847,744	2.5%	115
65005	Riversource Life Insurance Company	1	\$131,412,745	1.5%	6
69108	State Farm Life Insurance Company	12	\$127,261,719	1.5%	75
79065	Sun Life Assurance Of Canada (US	0	\$66,481,797	0.8%	0
69345	Teachers Insurance & Annuity Association	0	\$169,586,083	2.0%	0
56014	Thrivent Financial For Lutherans	4	\$125,081,814	1.5%	25
86231	Transamerica Life Insurance Company	9	\$334,310,750	3.9%	21
69868	United Of Omaha Life Insurance Company	14	\$43,806,104	0.5%	253
70238	Variable Annuity Life Insurance Company	0	\$63,262,804	0.7%	0
<b>Top 40 Writers</b>		<b>420</b>	<b>\$6,746,357,225</b>	<b>79.2%</b>	<b>.</b>
<b>Total</b>		<b>1,077</b>	<b>\$8,514,304,511</b>	<b>100.0%</b>	<b>.</b>



**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health	5	\$12,757,030	1.6%	145
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	0.8%	0
10753	Blue-advantage Plus Of Kansas City -	0	\$2,959,075	0.4%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,378,463	0.3%	0
95145	Community Health Plan- <i>Withdrawn</i> -	0	\$957,831	0.1%	0
95489	Coventry Health Care Of Kansas	16	\$25,348,460	3.1%	233
96377	Coventry Health Care Of Missouri	64	\$90,944,414	11.1%	259
95530	Cox Health Systems HMO	5	\$8,671,417	1.1%	213
95315	Good Health HMO DBA Blue-Care	42	\$339,778,616	41.5%	46
96475	Healthlink HMO	1	\$39,454	0.0%	9,345
95358	HMO Missouri	77	\$237,370,126	29.0%	120
95885	Humana Health Plan	5	\$27,011,907	3.3%	68
12913	Missouri Care Incorporated	0	\$7,433,048	0.9%	0
96385	UnitedHealthcare Of The Midwest	7	\$56,396,910	6.9%	46
<b>Total</b>		<b>222</b>	<b>\$818,511,876</b>	<b>100.0%</b>	<b>.</b>



## **Private Passenger Automobile Insurance**

### **Complaint Indices**



**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	4	\$1,650,178	0.1%	284
34789	21st Century Centennial Insurance Company	28	\$12,625,081	0.4%	260
12963	21st Century Insurance Company	2	\$78,171	0.0%	2,996
36587	21st Century National Insurance Company	0	\$60,873	0.0%	0
32220	21st Century North America Insurance Company	5	\$4,661,388	0.2%	126
20796	21st Century Premier Insurance Company	1	\$31,647	0.0%	3,700
22667	Ace American Insurance Company	2	\$1	0.0%	9,999
14184	Acuity A Mutual Insurance Company	2	\$5,307,813	0.2%	44
33898	Aegis Security Insurance Company	0	\$1,265	0.0%	0
42609	Affirmative Insurance Company	36	\$3,169,899	0.1%	1,330
11004	Alfa Specialty Insurance Corporation	16	\$4,615,378	0.2%	406
12188	Alfa Vision Insurance Corporation	21	\$3,884,892	0.1%	633
42579	Allied Property & Casualty Insurance Company	16	\$56,779,216	2.0%	33
41840	Allmerica Financial Benefit Insurance Company	0	\$795	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	36	\$41,485,247	1.4%	102
19240	Allstate Indemnity Company	9	\$3,528,280	0.1%	299
19232	Allstate Insurance Company	15	\$27,044,565	0.9%	65
17230	Allstate Property & Casualty Insurance Company	23	\$23,397,691	0.8%	115
38156	Alpha Property & Casualty Insurance Company	4	\$1,635,571	0.1%	286
19100	AMCO Insurance Company	2	\$1,565,601	0.1%	150
10111	American Bankers Insurance Company Of FL	0	\$1,518,117	0.1%	0
23450	American Family Home Insurance Company	3	\$76,651	0.0%	4,583
19275	American Family Mutual Insurance Company	215	\$392,157,401	13.5%	64
24066	American Fire & Casualty Company	0	\$107,503	0.0%	0
43494	American Hallmark Insurance Company Of TX	3	\$264,766	0.0%	1,327
19380	American Home Assurance Company	1	\$-254	- 0.0%	9,999
23469	American Modern Home Insurance Company	0	\$443,760	0.0%	0
38652	American Modern Select Insurance Company	0	\$140,256	0.0%	0
39942	American National General Insurance Company	4	\$1,741,158	0.1%	269
28401	American National Property & Casualty Company	11	\$15,144,872	0.5%	85
19615	American Reliable Insurance Company	1	\$67,390	0.0%	1,738
42978	American Security Insurance Company	0	\$32,274	0.0%	0
42897	American Service Insurance Company	2	\$47,962	0.0%	4,883
19283	American Standard Insurance Co of WI	22	\$40,612,944	1.4%	63
19976	AMICA Mutual Insurance Company	4	\$3,248,962	0.1%	144
41459	Armed Forces Insurance Exchange	1	\$360,386	0.0%	325
10194	Artisan & Truckers Casualty Company	2	\$3,888	0.0%	9,999
11558	Assuranceamerica Insurance Company	2	\$460,609	0.0%	508
27235	Auto Club Family Insurance Company	6	\$1,496,504	0.1%	470

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
18988	Auto Owners Insurance Company	4	\$6,947,007	0.2%	67
15512	Automobile Club Inter-insurance Exchange	123	\$130,402,689	4.5%	110
24813	Balboa Insurance Company	1	\$-213	- 0.0%	9,999
18279	Bankers Standard Insurance Company	0	\$1,351,169	0.0%	0
41394	Benchmark Insurance Company	1	\$446,687	0.0%	262
19658	Bristol West Insurance Company	16	\$10,698,882	0.4%	175
35955	California Casualty General Insurance Company	6	\$3,085,424	0.1%	228
15725	Cameron Mutual Insurance Company	18	\$13,208,456	0.5%	160
42498	Cameron National Insurance Company	9	\$7,744,797	0.3%	136
37524	Charter Indemnity Company	5	\$460,325	0.0%	1,272
19402	Chartis Property Casualty Company	0	\$1,415,501	0.0%	0
10052	Chubb National Insurance Company	0	\$888,278	0.0%	0
10677	Cincinnati Insurance Company The	0	\$4,711,083	0.2%	0
31534	Citizens Insurance Company Of America	0	\$1,227	0.0%	0
40371	Columbia Mutual Insurance Company	11	\$13,793,658	0.5%	93
12157	Companion Property & Casualty Insurance Co	0	\$101,565	0.0%	0
10204	Consumers Insurance USA	9	\$2,559,558	0.1%	412
10783	Cornerstone National Insurance Company	11	\$14,656,793	0.5%	88
20982	Country Casualty Insurance Company	2	\$426,543	0.0%	549
20990	Country Mutual Insurance Company	10	\$5,188,936	0.2%	226
21008	Country Preferred Insurance Company	13	\$11,260,421	0.4%	135
21164	Dairyland Insurance Company	7	\$3,870,754	0.1%	212
42587	Depositors Insurance Company	0	\$48,495	0.0%	0
42781	Direct General Insurance Company	44	\$5,845,775	0.2%	881
23736	Direct National Insurance Company	4	\$575,311	0.0%	814
40649	Economy Premier Assurance Company	2	\$1,446,091	0.0%	162
21261	Electric Insurance Company	5	\$10,356,073	0.4%	57
21407	Emcasco Insurance Company	1	\$963,125	0.0%	122
21415	Employers Mutual Casualty Company	0	\$82,950	0.0%	0
15130	Encompass Indemnity Company	3	\$1,092,847	0.0%	321
10071	Encompass Insurance Company Of America	1	\$269,862	0.0%	434
28746	Equity Insurance Company	9	\$2,958,874	0.1%	356
37915	Essentia Insurance Company	0	\$2,323,766	0.1%	0
25712	Esurance Insurance Company	19	\$9,326,757	0.3%	239
30210	Esurance Property & Casualty Insurance Co	3	\$5,707,711	0.2%	62
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$61,889,770	2.1%	74
19194	Farmers Alliance Mutual Insurance Company	0	\$160,665	0.0%	0
21628	Farmers Insurance Company	135	\$154,374,800	5.3%	102
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$196,804	0.0%	0
16381	Farmers Union Cooperative Insurance Company	0	\$229,520	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20281	Federal Insurance Company	1	\$545,779	0.0%	215
25180	Fidelity National Insurance Company	0	\$1,570,836	0.1%	0
19852	Financial Indemnity Company	3	\$1,224,415	0.0%	287
21873	Firemans Fund Insurance Company	1	\$3,487,404	0.1%	34
10336	First Acceptance Insurance Company	14	\$2,970,008	0.1%	552
33588	First Liberty Insurance Corp The	3	\$2,241,164	0.1%	157
11185	Foremost Insurance Company Grand Rapids MI	0	\$4,257,915	0.1%	0
11800	Foremost Property & Casualty Insurance Co	0	\$114,580	0.0%	0
41513	Foremost Signature Insurance Company	0	\$11,798	0.0%	0
21253	Garrison Property & Casualty Insurance Co	7	\$7,418,683	0.3%	110
41491	GEICO Casualty Company	38	\$31,763,640	1.1%	140
35882	GEICO General Ins Co	71	\$57,868,357	2.0%	144
22055	GEICO Indemnity Company	44	\$29,811,360	1.0%	173
11044	GMAC Insurance Company Online	13	\$4,161,429	0.1%	366
22063	Government Employees Insurance Co	26	\$20,991,545	0.7%	145
20303	Great Northern Insurance Company	0	\$845,730	0.0%	0
14117	Grinnell Mutual Reinsurance Company	5	\$2,719,917	0.1%	215
16144	Grinnell Select Insurance Company	0	\$4,642,336	0.2%	0
42331	Guideone America Insurance Company	0	\$2,252,652	0.1%	0
42803	Guideone Elite Insurance Company	0	\$807,452	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$760,646	0.0%	0
14559	Guideone Specialty Mutual Insurance Company	0	\$13,540	0.0%	0
34037	Hallmark Insurance Company	15	\$1,708,505	0.1%	1,028
19530	Hallmark National Insurance Company	0	\$353,533	0.0%	0
22292	Hanover Insurance Company The	0	\$6,332	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$216,468	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$325,910	0.0%	0
19682	Hartford Fire Insurance Company	0	\$284,970	0.0%	0
37478	Hartford Insurance Company Of Midwest The	9	\$4,747,751	0.2%	222
30104	Hartford Underwriters Insurance Company	6	\$10,114,152	0.3%	69
31550	Haulers Insurance Company	2	\$4,227,058	0.1%	55
22578	Horace Mann Insurance Company	3	\$1,115,240	0.0%	315
22756	Horace Mann Property & Casualty Ins Co	0	\$1,969,268	0.1%	0
29068	IDS Property Casualty Insurance Company	2	\$4,115,342	0.1%	57
39497	Infinity Assurance Insurance Company	2	\$142,394	0.0%	1,645
11738	Infinity Auto Insurance Company	0	\$181,124	0.0%	0
10061	Infinity Indemnity Insurance Company	1	\$218,029	0.0%	537
22268	Infinity Insurance Company	0	\$118,794	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$259	0.0%	0
10922	Insuremax Insurance Company	8	\$2,611,049	0.1%	359

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
22780	Integon General Insurance Corporation	0	\$17,849	0.0%	0
22772	Integon Indemnity Corporation	0	\$10,292	0.0%	0
29742	Integon National Insurance Company	0	\$33,242	0.0%	0
23647	Ironshore Indemnity	0	\$203,775	0.0%	0
10914	Kemper Independence Insurance Company	0	\$550,795	0.0%	0
42404	Liberty Insurance Corporation	1	\$121,494	0.0%	964
23035	Liberty Mutual Fire Insurance Company	35	\$34,412,701	1.2%	119
23043	Liberty Mutual Insurance Company	1	\$16	0.0%	9,999
36447	LM General Insurance Company	0	\$4,295,925	0.1%	0
33600	LM Insurance Corporation	0	\$447,127	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$241,141	0.0%	0
28932	Markel American Insurance Company	0	\$169,128	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$2,244	0.0%	0
33650	Mendota Insurance Company	24	\$3,580,594	0.1%	785
31968	Merastar Insurance Company	0	\$149,442	0.0%	0
23353	Meridian Security Insurance Company	5	\$13,889,300	0.5%	42
24821	Meritplan Insurance Company	1	\$1,309	0.0%	9,999
40169	Metropolitan Casualty Insurance Company	0	\$217,465	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins Co	2	\$716,461	0.0%	327
39950	Metropolitan General Insurance Company	0	\$80,403	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	5	\$4,613,212	0.2%	127
26298	Metropolitan Property & Casualty Insurance Co	2	\$3,515,127	0.1%	67
38660	MIC General Insurance Corporation	0	\$363,714	0.0%	0
21687	Mid Century Insurance Company	17	\$8,027,786	0.3%	248
23515	Midwestern Indemnity Company The	9	\$7,968,180	0.3%	132
40185	Millers Classified Insurance Company	1	\$1,942,370	0.1%	60
14583	Millers First Insurance Company- <i>Suspended</i>	5	\$1,444,952	0.0%	405
42447	National General Assurance Company	0	\$456,101	0.0%	0
23728	National General Insurance Company	7	\$3,816,993	0.1%	215
32620	National Interstate Insurance Company	0	\$177,477	0.0%	0
21881	National Surety Corporation	0	\$567,234	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$42	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	10	\$20,872,853	0.7%	56
28223	Nationwide Agribusiness Insurance Company	2	\$-537	- 0.0%	9,999
25453	Nationwide Insurance Company Of America	17	\$12,898,230	0.4%	154
23787	Nationwide Mutual Insurance Company	2	\$49	0.0%	9,999
23841	New Hampshire Insurance Company	0	\$863	0.0%	0
12130	New South Insurance Company	1	\$703,348	0.0%	166
24074	Ohio Casualty Insurance Company	0	\$10,639	0.0%	0
34940	Omni Indemnity Company	8	\$1,634,891	0.1%	573



**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
39098	Omni Insurance Company	2	\$83,659	0.0%	2,800
32700	Owners Insurance Company	4	\$10,532,577	0.4%	44
20346	Pacific Indemnity Company	1	\$301,554	0.0%	388
37850	Pacific Specialty Insurance Company	0	\$10,515	0.0%	0
21962	Pennsylvania General Insurance Company	0	\$12	0.0%	0
37648	Permanent General Assurance Corporation	11	\$3,713,855	0.1%	347
13714	Pharmacists Mutual Insurance Company	0	\$517,523	0.0%	0
18058	Philadelphia Indemnity Insurance Company	1	\$828,449	0.0%	141
25704	Pride National Insurance Company	35	\$3,934,278	0.1%	1,042
12873	Privilege Underwriters Reciprocal Exchange	0	\$101,635	0.0%	0
11851	Progressive Advanced Insurance Company	48	\$43,037,067	1.5%	131
24260	Progressive Casualty Insurance Company	62	\$56,717,437	1.9%	128
42994	Progressive Classic Insurance Company	1	\$-2,700	- 0.0%	9,999
16322	Progressive Direct Insurance Company	40	\$38,070,854	1.3%	123
24279	Progressive Max Insurance Company	4	\$14,225,393	0.5%	33
42919	Progressive Northwestern Insurance Company	15	\$24,079,962	0.8%	73
37834	Progressive Preferred Insurance Company	46	\$50,353,690	1.7%	107
34690	Property & Casualty Insurance Co of Hartford	12	\$8,184,761	0.3%	172
43044	Response Insurance Company	1	\$402,807	0.0%	291
26050	Response Worldwide Insurance Company	3	\$493,667	0.0%	712
27065	Rockford Mutual Insurance Company	0	\$471,496	0.0%	0
25405	Safe Auto Insurance Company	74	\$20,456,025	0.7%	424
24740	Safeco Insurance Company Of America	2	\$19,034	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	91	\$99,451,901	3.4%	107
40460	Sagamore Insurance Company	4	\$1,256,294	0.0%	373
22543	Secura Insurance A Mutual Company	1	\$76,128	0.0%	1,538
10239	Secura Supreme Insurance Company	2	\$1,844,226	0.1%	127
11000	Sentinel Insurance Company Ltd	1	\$409,959	0.0%	286
24988	Sentry Insurance A Mutual Company	10	\$5,076,374	0.2%	231
23361	Shelter General Insurance Company	2	\$3,502,515	0.1%	67
23388	Shelter Mutual Insurance Company	57	\$158,341,581	5.4%	42
19070	Standard Fire Insurance Company	1	\$-54	- 0.0%	9,999
42986	Standard Guaranty Insurance Company	0	\$246,413	0.0%	0
25127	State Auto Property & Casualty Insurance Co	14	\$2,621,556	0.1%	625
25143	State Farm Fire & Casualty Company	32	\$45,116,914	1.6%	83
25178	State Farm Mutual Automobile Insurance Co	240	\$629,190,421	21.6%	45
31925	Stonewood National Insurance Company	0	\$23	0.0%	0
22683	Teachers Insurance Company	0	\$440,914	0.0%	0
18031	Topa Insurance Company	1	\$1,611,800	0.1%	73
42749	Traders Insurance Company	35	\$5,636,427	0.2%	727

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
27998	Travelers Home & Marine Insurance Company	38	\$54,335,403	1.9%	82
25658	Travelers Indemnity Company	0	\$61	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$315	0.0%	0
38130	Travelers Personal Insurance Company	1	\$2,148	0.0%	9,999
36161	Travelers Property Casualty Insurance Company	0	\$2,551,946	0.1%	0
41106	Triumphe Casualty Company	0	\$74,646	0.0%	0
27120	Trumbull Insurance Company	3	\$9,881,413	0.3%	36
29459	Twin City Fire Insurance Company	19	\$20,523,353	0.7%	108
13021	United Fire & Casualty Company	2	\$1,210,336	0.0%	194
17647	United Home Insurance Company	0	\$80,114	0.0%	0
25941	United Services Automobile Association	20	\$42,397,031	1.5%	55
10915	Unitrin Direct Property & Casualty Company	2	\$833,585	0.0%	281
25909	Unitrin Preferred Insurance Company	6	\$2,189,928	0.1%	321
42862	Universal Casualty Company- <i>Withdrew-</i>	7	\$137,415	0.0%	5,965
25968	USAA Casualty Insurance Company	21	\$26,691,580	0.9%	92
18600	USAA General Indemnity Company	7	\$9,756,710	0.3%	84
10644	Victoria Automobile Insurance Company	3	\$1,333,866	0.0%	263
42889	Victoria Fire & Casualty Company	0	\$5,245	0.0%	0
20397	Vigilant Insurance Company	0	\$575,790	0.0%	0
13137	Viking Insurance Company Of Wisconsin	37	\$15,245,816	0.5%	284
26085	Warner Insurance Company	2	\$991,229	0.0%	236
44393	West American Insurance Company	1	\$500,099	0.0%	234
27871	Western Agricultural Insurance Company	0	\$26,767	0.0%	0
27502	Western General Insurance Company	0	\$96	0.0%	0
13250	Workmens Auto Insurance Company	9	\$1,585,069	0.1%	665
26220	Yosemite Insurance Company	0	\$29,238	0.0%	0
27090	Young America Insurance Company	14	\$4,919,680	0.2%	333
<b>Total</b>		<b>2,484</b>	<b>\$2,908,844,845</b>	<b>100.0%</b>	<b>.</b>

## **Homeowners Insurance**

### **Complaint Indices**



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	4	\$4,284,396	0.2%	97
33898	Aegis Security Insurance Company	0	\$51,998	0.0%	0
10014	Affiliated FM Insurance Company	0	\$24,090	0.0%	0
42757	Agri General Insurance Company	0	\$163,656	0.0%	0
19186	Alliance Insurance Company	0	\$814,518	0.0%	0
36528	Allied Insurance Company- <i>Terminated-</i>	1	.	.	.
42579	Allied Property & Casualty Insurance Company	7	\$7,217,534	0.4%	100
19240	Allstate Indemnity Company	30	\$17,070,849	0.9%	182
19232	Allstate Insurance Company	21	\$15,317,048	0.8%	142
17230	Allstate Property & Casualty Insurance Company	62	\$33,536,654	1.9%	191
37907	Allstate Vehicle & Property Insurance Company	0	\$1,100,577	0.1%	0
19100	AMCO Insurance Company	9	\$13,085,119	0.7%	71
21849	American Automobile Insurance Company	1	\$6,942,246	0.4%	15
10111	American Bankers Insurance Company Of FL	7	\$2,423,705	0.1%	299
19690	American Economy Insurance Company	1	\$1,344,812	0.1%	77
23450	American Family Home Insurance Company	7	\$2,889,218	0.2%	251
19275	American Family Mutual Insurance Company	246	\$273,176,600	15.1%	93
24066	American Fire & Casualty Company	0	\$298,182	0.0%	0
43494	American Hallmark Insurance Company Of TX	12	\$1,244,749	0.1%	998
19380	American Home Assurance Company	0	\$20,186	0.0%	0
21857	American Insurance Company The	0	\$1,752,314	0.1%	0
23469	American Modern Home Insurance Co	6	\$6,212,651	0.3%	100
38652	American Modern Select Insurance Company	2	\$4,341,600	0.2%	48
39942	American National General Insurance Company	4	\$716,467	0.0%	578
28401	American National Property & Casualty Co	18	\$12,050,460	0.7%	155
19615	American Reliable Insurance Company	5	\$1,192,600	0.1%	434
42978	American Security Insurance Company	1	\$18,459,216	1.0%	6
41998	American Southern Home Insurance Company	0	\$655,912	0.0%	0
19704	American States Insurance Company	0	\$1,458,707	0.1%	0
19488	Amerisure Insurance Company	0	\$1,701	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$14,449	0.0%	0
19976	AMICA Mutual Insurance Company	5	\$2,872,495	0.2%	180
15954	Amtrust Insurance Company Of Kansas	0	\$185,659	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,591,302	0.1%	0
21865	Associated Indemnity Corporation	0	\$64,757	0.0%	0
13412	Austin Mutual Insurance Company	0	\$577,254	0.0%	0
27235	Auto Club Family Insurance Company	70	\$58,842,020	3.2%	123
18988	Auto Owners Insurance Company	19	\$17,462,351	1.0%	113
19062	Automobile Ins Co Of Hartford CT	4	\$3,902,467	0.2%	106
33022	AXA Insurance Company	0	\$720,383	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
24813	Balboa Insurance Company	0	\$1,448,357	0.1%	0
18279	Bankers Standard Insurance Company	0	\$2,866,991	0.2%	0
20044	Berkshire Hathaway Homestate Insurance Co	0	\$3,270	0.0%	0
35955	California Casualty General Insurance Company	2	\$1,314,048	0.1%	158
15725	Cameron Mutual Insurance Company	10	\$15,889,148	0.9%	65
25615	Charter Oak Fire Insurance Co The	0	\$479,359	0.0%	0
19402	Chartis Property Casualty Company	0	\$3,411,389	0.2%	0
10052	Chubb National Insurance Company	0	\$1,734,020	0.1%	0
18767	Church Mutual Insurance Company	0	\$73,555	0.0%	0
10677	Cincinnati Insurance Company The	2	\$7,077,085	0.4%	29
31534	Citizens Insurance Company Of America	0	\$9,376	0.0%	0
10315	Civic Property & Casualty Co	2	\$567,594	0.0%	365
20532	Clarendon National Insurance Company	0	\$180	0.0%	0
40371	Columbia Mutual Insurance Company	4	\$12,229,960	0.7%	34
19640	Columbia National Insurance Company	4	\$4,307,400	0.2%	96
12157	Companion Property & Casualty Insurance Co	0	\$29,222	0.0%	0
10204	Consumers Insurance USA	0	\$169,362	0.0%	0
10499	Corepointe Insurance Company	0	\$30,630	0.0%	0
20990	Country Mutual Insurance Company	12	\$14,448,346	0.8%	86
10847	Cumis Insurance Society	0	\$314	0.0%	0
42587	Depositors Insurance Company	2	\$515,169	0.0%	402
42048	Diamond State Insurance Company	1	\$40,075	0.0%	2,583
33499	Dorinco Reinsurance Company	0	\$191,873	0.0%	0
40649	Economy Premier Assurance Company	1	\$3,168,319	0.2%	33
21261	Electric Insurance Company	2	\$9,411,153	0.5%	22
21407	Emcasco Insurance Company	2	\$621,069	0.0%	333
21326	Empire Fire & Marine Insurance Co	2	\$247,077	0.0%	838
21415	Employers Mutual Casualty Company	1	\$204,355	0.0%	506
15130	Encompass Indemnity Company	2	\$1,128,494	0.1%	183
10071	Encompass Insurance Company Of America	1	\$404,348	0.0%	256
30210	Esurance Property & Casualty Insurance Co	0	\$13,905	0.0%	0
10318	Exact Property & Casualty	0	\$9,127	0.0%	0
12345	Farm Bureau New Horizons Insurance Co	5	\$2,627,230	0.1%	197
26859	Farm Bureau Town & Country Ins Co Of MO	91	\$82,095,475	4.5%	115
19194	Farmers Alliance Mutual Insurance Company	4	\$1,239,944	0.1%	334
21652	Farmers Insurance Exchange	62	\$53,099,754	2.9%	121
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$621	0.0%	0
16381	Farmers Union Cooperative Insurance Company	0	\$609	0.0%	0
10178	FCCI Insurance Company	0	\$164,768	0.0%	0
20281	Federal Insurance Company	0	\$1,437,391	0.1%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
11118	Federated Rural Electric Insurance Exchange	0	\$1,684,374	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$43,641	0.0%	0
25180	Fidelity National Insurance Company	12	\$2,962,585	0.2%	419
21660	Fire Insurance Exchange	43	\$21,904,455	1.2%	203
21873	Firemans Fund Insurance Company	0	\$2,603,235	0.1%	0
10336	First Acceptance Insurance Company	0	\$8,912	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$166,559	0.0%	0
11177	First Financial Insurance Company	0	\$10	0.0%	0
24724	First National Insurance Company Of America	0	\$102,643	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	25	\$17,706,729	1.0%	146
11800	Foremost Property & Casualty Insurance Co	5	\$2,326,357	0.1%	222
41513	Foremost Signature Insurance Company	3	\$1,033,075	0.1%	301
21253	Garrison Property & Casualty Insurance Co	0	\$1,974,827	0.1%	0
24732	General Insurance Company Of America	0	\$72,003	0.0%	0
11231	Generali U S Branch	0	\$165,403	0.0%	0
23809	Granite State Insurance Company	1	\$1,250,694	0.1%	83
26832	Great American Alliance Insurance Company	0	\$10,269	0.0%	0
26344	Great American Assurance Company	0	\$17,386	0.0%	0
16691	Great American Insurance Company	0	\$88,736	0.0%	0
22136	Great American Insurance Company Of NY	0	\$3,384	0.0%	0
20303	Great Northern Insurance Company	0	\$6,724,283	0.4%	0
14117	Grinnell Mutual Reinsurance Company	0	\$1,061	0.0%	0
42331	Guideone America Insurance Company	0	\$506,550	0.0%	0
15032	Guideone Mutual Insurance Company	4	\$2,820,041	0.2%	147
14559	Guideone Specialty Mutual Insurance Company	5	\$90,075	0.0%	5,745
22292	Hanover Insurance Company The	0	\$3,813	0.0%	0
23582	Harleysville Insurance Company	0	\$87,898	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$88,376	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$700,704	0.0%	0
19682	Hartford Fire Insurance Company	0	\$143,909	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$789,328	0.0%	0
30104	Hartford Underwriters Insurance Company	13	\$6,633,494	0.4%	203
31550	Haulers Insurance Company	0	\$213,822	0.0%	0
41343	HDI-Gerling America Insurance Company	0	\$227,444	0.0%	0
20419	Homesite Indemnity Company	43	\$9,879,232	0.5%	450
22578	Horace Mann Insurance Company	0	\$416,308	0.0%	0
29068	IDS Property Casualty Insurance Company	7	\$2,751,645	0.2%	263
23817	Illinois National Insurance Company	0	\$3,926	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$3,170,005	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$42,806	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
19429	Insurance Company Of The State Of PA	0	\$1,057,179	0.1%	0
36781	John Deere Insurance Company	0	\$2,299,331	0.1%	0
10914	Kemper Independence Insurance Company	1	\$682,411	0.0%	152
42404	Liberty Insurance Corporation	16	\$13,520,025	0.7%	122
23035	Liberty Mutual Fire Insurance Company	25	\$22,933,482	1.3%	113
14400	Lititz Mutual Insurance Company	18	\$7,743,910	0.4%	241
33600	LM Insurance Corporation	0	\$20,672	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$9,744	0.0%	0
28932	Markel American Insurance Company	0	\$111,426	0.0%	0
38970	Markel Insurance Company	1	\$237,245	0.0%	436
22306	Massachusetts Bay Insurance Company	0	\$22,212	0.0%	0
31968	Merastar Insurance Company	0	\$47,916	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	1	\$1,191,308	0.1%	87
24821	Meritplan Insurance Company	6	\$9,831,055	0.5%	63
34339	Metropolitan Group Property & Casualty Ins Co	2	\$1,852,964	0.1%	112
26298	Metropolitan Property & Casualty Insurance Co	9	\$5,479,343	0.3%	170
27014	MFS Mutual Insurance Company- <i>Withdrawn</i>	0	\$2,340	0.0%	0
21687	Mid Century Insurance Company	29	\$28,989,548	1.6%	104
23515	Midwestern Indemnity Company The	5	\$6,351,386	0.4%	81
40185	Millers Classified Insurance Company	4	\$1,239,343	0.1%	334
14583	Millers First Insurance Company- <i>Suspended</i>	6	\$1,372,737	0.1%	452
23655	Modern Service Insurance Company	0	\$56,504	0.0%	0
11878	Mutualaid Exchange	0	\$1,093,336	0.1%	0
23663	National American Insurance Company	0	\$322	0.0%	0
11991	National Casualty Company	0	\$498,587	0.0%	0
16217	National Farmers Union Property & Casualty Co	0	\$1,080	0.0%	0
15679	National Fire & Indemnity Exchange	0	\$65,981	0.0%	0
15474	National Lloyds Insurance Company	4	\$1,134,535	0.1%	365
21881	National Surety Corporation	2	\$6,144,925	0.3%	34
20141	National Trust Insurance Company	0	\$99,398	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$197,792	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	21	\$29,928,333	1.7%	73
28223	Nationwide Agribusiness Insurance Company	0	\$465,692	0.0%	0
25453	Nationwide Insurance Company Of America	4	\$6,174,639	0.3%	67
23787	Nationwide Mutual Insurance Company	0	\$9,468,765	0.5%	0
10317	Neighborhood Spirit Property & Casualty Co	0	\$23,428	0.0%	0
23841	New Hampshire Insurance Company	2	\$28,702	0.0%	7,212
24015	Northland Insurance Company	0	\$13,992	0.0%	0
34630	Oak River Insurance Company	0	\$598,808	0.0%	0
24074	Ohio Casualty Insurance Company	0	\$232,787	0.0%	0



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
36625	Old Reliable Casualty Company	14	\$2,901,744	0.2%	499
32700	Owners Insurance Company	7	\$7,537,694	0.4%	96
20346	Pacific Indemnity Company	0	\$1,951,587	0.1%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$486,869	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$458,864	0.0%	226
18058	Philadelphia Indemnity Insurance Company	0	\$9,174	0.0%	0
30945	Plaza Insurance Company	0	\$194,773	0.0%	0
37257	Praetorian Insurance Company	0	\$102,899	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	0	\$206,071	0.0%	0
24260	Progressive Casualty Insurance Company	11	\$3,646,152	0.2%	312
37834	Progressive Preferred Insurance Company	3	\$1,664,287	0.1%	187
34690	Property & Casualty Insurance Co of Hartford	20	\$12,333,696	0.7%	168
39217	QBE Insurance Corporation	0	\$2,487,867	0.1%	0
11853	Ranchers & Farmers Insurance Company	1	\$66,829	0.0%	1,549
36684	Riverport Insurance Company	0	\$40,060	0.0%	0
27065	Rockford Mutual Insurance Company	2	\$686,401	0.0%	302
39039	Rural Community Insurance Company	0	\$114,002	0.0%	0
24740	Safeco Insurance Company Of America	35	\$53,643,161	3.0%	68
16551	Savers Property & Casualty Insurance Company	0	\$20,325	0.0%	0
15580	Scottsdale Indemnity Company	0	\$18,994	0.0%	0
22543	Secura Insurance A Mutual Company	1	\$304,409	0.0%	340
10239	Secura Supreme Insurance Company	1	\$1,404,807	0.1%	74
19879	Security National Insurance Company	0	\$270	0.0%	0
11000	Sentinel Insurance Company Ltd	7	\$5,162,493	0.3%	140
24988	Sentry Insurance A Mutual Company	8	\$4,912,770	0.3%	169
23361	Shelter General Insurance Company	0	\$534,877	0.0%	0
23388	Shelter Mutual Insurance Company	91	\$131,695,214	7.3%	72
11126	Sompo Japan Insurance Company Of America	0	\$37,342	0.0%	0
19216	Southern Insurance Company	0	\$10,285	0.0%	0
20613	Sparta Insurance Company	0	\$38,504	0.0%	0
19070	Standard Fire Insurance Company	22	\$19,511,553	1.1%	117
42986	Standard Guaranty Insurance Company	2	\$733,519	0.0%	282
40045	Starnet Insurance Company	0	\$15,088	0.0%	0
25127	State Auto Property & Casualty Insurance Co	23	\$11,234,816	0.6%	212
25143	State Farm Fire & Casualty Company	315	\$441,083,596	24.4%	74
12866	T H E Insurance Company	0	\$6,362	0.0%	0
22683	Teachers Insurance Company	2	\$1,962,492	0.1%	105
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$158,773	0.0%	0
27998	Travelers Home & Marine Insurance Company	72	\$49,945,822	2.8%	149
25658	Travelers Indemnity Company	1	\$560,283	0.0%	185

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
25666	Travelers Indemnity Company Of America	1	\$1,612,134	0.1%	64
25682	Travelers Indemnity Company Of Connecticut	0	\$113,737	0.0%	0
36161	Travelers Property Casualty Insurance Company	4	\$1,233,449	0.1%	336
27120	Trumbull Insurance Company	0	\$1,084,782	0.1%	0
29459	Twin City Fire Insurance Company	0	\$390,406	0.0%	0
21423	Union Insurance Company Of Providence	0	\$1,130,044	0.1%	0
13021	United Fire & Casualty Company	2	\$1,596,494	0.1%	130
17647	United Home Insurance Company	0	\$76,018	0.0%	0
25941	United Services Automobile Association	16	\$30,888,175	1.7%	54
21113	United States Fire Insurance Company	0	\$128,424	0.0%	0
25895	United States Liability Insurance Company	0	\$951,555	0.1%	0
10915	Unitrin Direct Property & Casualty Company	2	\$241,682	0.0%	856
25909	Unitrin Preferred Insurance Company	3	\$2,047,317	0.1%	152
25968	USAA Casualty Insurance Company	7	\$15,834,750	0.9%	46
18600	USAA General Indemnity Company	5	\$3,881,556	0.2%	133
20397	Vigilant Insurance Company	0	\$2,182,001	0.1%	0
25011	Wesco Insurance Company	0	\$8,502	0.0%	0
44393	West American Insurance Company	0	\$569,100	0.0%	0
10030	Westchester Fire Insurance Company	0	\$1,371,638	0.1%	0
24112	Westfield Insurance Company	0	\$119,219	0.0%	0
20273	WRM America Indemnity Company	0	\$381,813	0.0%	0
26220	Yosemite Insurance Company	0	\$68,551	0.0%	0
<b>Total</b>		<b>1,750</b>	<b>\$1,811,230,522</b>	<b>100.0%</b>	<b>.</b>

**Accident & Health Insurance**

**Complaint Indices**



## Accident and Health Insurance Complaint Indices

### Alpha by Company

Code	Name	Complaints 2010-2012	Average Annual Premium 2010- 2012	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$17,597	0.0%	0
80985	4 Ever Life Insurance Company	0	\$88,448	0.0%	0
77879	5 Star Life Insurance Company	0	\$92	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	7	.	.	.
71854	AAA Life Insurance Company	1	\$969,528	0.0%	281
71471	Ability Insurance Company	0	\$2,866,670	0.0%	0
60038	Acacia Life Insurance Co	0	\$155	0.0%	0
63444	Accendo Insurance Company	0	\$772,335	0.0%	0
22667	Ace American Insurance Company	1	\$8,788,994	0.1%	31
20699	Ace Property & Casualty Insurance Company	0	\$310,084	0.0%	0
12278	Advantica Insurance Company	0	\$136,698	0.0%	0
33898	Aegis Security Insurance Company	0	\$240,327	0.0%	0
72052	Aetna Health Insurance Company	5	\$110,784	0.0%	9,999
60054	Aetna Life Insurance Company	50	\$199,575,118	2.7%	68
90611	Allianz Life Insurance Co Of North America	1	\$5,244,863	0.1%	52
64190	Allianz Life Insurance Company Of New York	0	\$4,945	0.0%	0
60186	Allstate Life Insurance Company	1	\$709,958	0.0%	383
70874	Allstate Life Insurance Company Of New York	0	\$1,303	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$186,074	0.0%	0
19720	American Alternative Insurance Corporation	3	\$2,396,451	0.0%	341
10111	American Bankers Insurance Company Of FL	1	\$13,226	0.0%	9,999
60275	American Bankers Life Assurance Of Florida	2	\$1,700,989	0.0%	320
60305	American Community Mutual Ins Co- <i>Suspended-</i>	42	.	.	.
12321	American Continental Insurance Company	5	\$10,175,473	0.1%	134
60380	American Family Life Assurance Co of Col.	31	\$91,514,542	1.2%	92
19275	American Family Mutual Insurance Company	6	\$20,906,325	0.3%	78
98736	American Federated Life Insurance Company	0	\$654,969	0.0%	0
60410	American Fidelity Assurance Company	3	\$12,772,908	0.2%	64
69337	American Financial Security Life Insurance Co	0	\$87,252	0.0%	0
60488	American General Life Insurance Co	3	\$3,202,908	0.0%	255
60518	American Health & Life Insurance Company	1	\$1,488,523	0.0%	183
60534	American Heritage Life Insurance Company	13	\$14,744,469	0.2%	240
19380	American Home Assurance Company	0	\$7,431	0.0%	0
60542	American Home Life Insurance Company	0	\$955	0.0%	0
60577	American Income Life Insurance Co	1	\$1,490,132	0.0%	183
81418	American Medical & Life Insurance Company	19	\$1,622,856	0.0%	3,188

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
97179	American Medical Security Life Ins Co	2	\$4,862,282	0.1%	112
65811	American Modern Life Insurance Company	0	\$1,026,226	0.0%	0
60739	American National Insurance Company	2	\$2,794,300	0.0%	195
71773	American National Life Ins Co Of TX	10	\$5,553,155	0.1%	490
60763	American Pioneer Life Insurance Company	1	\$1,893,868	0.0%	144
80624	American Progressive Life & Health Ins Com	2	\$7,560	0.0%	9,999
60801	American Public Life Insurance Company	0	\$428,518	0.0%	0
67679	American Republic Corp Insurance Company	0	\$5,096,070	0.1%	0
60836	American Republic Insurance Company	13	\$20,984,073	0.3%	169
42978	American Security Insurance Company	0	\$54,341	0.0%	0
17965	American Sentinel Insurance Company	0	\$967,013	0.0%	0
19704	American States Insurance Company	0	\$58,473	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$468,126	0.0%	0
60895	American United Life Insurance Company	1	\$3,748,710	0.1%	73
61999	Americo Financial Life & Annuity Insurance Co	0	\$1,954	0.0%	0
61301	Ameritas Life Insurance Corp	8	\$8,979,047	0.1%	243
27928	Amex Assurance Company	0	\$882,999	0.0%	0
28207	Anthem Insurance Companies	0	\$38,264,621	0.5%	0
61069	Anthem Life Insurance Company	1	\$1,713,342	0.0%	159
11150	Arch Insurance Company	0	\$94,957	0.0%	0
11558	Assuranceamerica Insurance Company	0	\$6,828	0.0%	0
56499	Assured Life Association	0	\$31,043	0.0%	0
71439	Assurity Life Insurance Company	1	\$1,217,676	0.0%	224
61492	Athene Annuity & Life Assurance Company	0	\$864,083	0.0%	0
61093	Atlanta Life Insurance Company	0	\$2,201	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$234,910	0.0%	0
84522	Auto Club Life Insurance Company	0	\$66,367	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$265,229	0.0%	0
61689	Aviva Life & Annuity Company	0	\$43,465	0.0%	0
62944	AXA Equitable Life Insurance Company	1	\$580,048	0.0%	469
37273	Axis Insurance Company	0	\$47,035	0.0%	0
24813	Balboa Insurance Company	0	\$34	0.0%	0
68160	Balboa Life Insurance Company	0	\$289,614	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$4,063	0.0%	0
18538	Bancinsure Inc	0	\$17,207	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$4,595,527	0.1%	0
61263	Bankers Life & Casualty Company	57	\$37,359,776	0.5%	415
94250	Banner Life Insurance Company	0	\$138	0.0%	0
38245	BCS Insurance Company	1	\$2,640,482	0.0%	103
64890	Berkley Life & Health Insurance Company	0	\$2,128,001	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71714	Berkshire Life Insurance Company Of America	0	\$4,100,151	0.1%	0
90638	Best Life & Health Insurance Company	0	\$43,710	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	165	\$767,225,203	10.5%	59
61476	Boston Mutual Life Insurance Company	1	\$1,153,812	0.0%	236
74900	Brokers National Life Assurance Company	0	\$1,905,330	0.0%	0
80659	Canada Life Assurance Company	0	\$33,046	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$36	0.0%	0
10472	Capitol Indemnity Corporation	0	\$3,759	0.0%	0
56030	Catholic Financial Life	0	\$1,038	0.0%	0
57487	Catholic Order Of Foresters	0	\$15,579	0.0%	0
19518	Catlin Insurance Company	0	\$8,556	0.0%	0
80799	Celtic Insurance Company	22	\$4,845,884	0.1%	1,236
61727	Central Reserve Life Insurance Company	0	\$499,627	0.0%	0
61735	Central Security Life Insurance Co	0	\$7,853	0.0%	0
61751	Central States Health & Life Co Of Omaha	4	\$2,658,512	0.0%	410
34274	Central States Indemnity Company Of Omaha	2	\$566,023	0.0%	962
61883	Central United Life Insurance Company	5	\$1,549,164	0.0%	879
80896	Centre Life Insurance Company	0	\$187,155	0.0%	0
62383	Centurion Life Insurance Company	0	\$89,796	0.0%	0
94447	Century Life Assurance Company	0	\$470	0.0%	0
61824	Cherokee National Life Insurance Company	0	\$13,536	0.0%	0
61832	Chesapeake Life Insurance Company The	1	\$719,586	0.0%	378
61859	Christian Fidelity Life Insurance Co	2	\$14,973,123	0.2%	36
71463	Cica Life Insurance Company Of America	0	\$2,003	0.0%	0
67369	CIGNA Health & Life Insurance Company	2	\$7,958,902	0.1%	68
64548	CIGNA Life Insurance Company of NY	0	\$40,992	0.0%	0
10677	Cincinnati Insurance Company The	0	\$22	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$73,918	0.0%	0
61921	Citizens Security Life Ins Co	0	\$257,829	0.0%	0
62626	CMFG Life Insurance Company	1	\$5,145,432	0.1%	53
62049	Colonial Life & Accident Insurance Company	2	\$12,611,543	0.2%	43
62065	Colonial Penn Life Insurance Company	2	\$3,609,899	0.0%	151
84786	Colorado Bankers Life Ins Co	0	\$5,217	0.0%	0
76023	Columbian Life Insurance Company	0	\$790,519	0.0%	0
99937	Columbus Life Insurance Company	0	\$148	0.0%	0
62146	Combined Insurance Co Of America	8	\$18,527,835	0.3%	118
81426	Commercial Travelers Mutual Insurance Co	0	\$79,082	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$182,925	0.0%	0
92681	Community Health Plan Insurance Company	0	\$839,972	0.0%	0
77828	Companion Life Insurance Company	3	\$21,945,715	0.3%	37

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60984	Compbenefits Insurance Company	1	\$1,702,897	0.0%	160
62308	Connecticut General Life Ins Co	34	\$128,413,682	1.8%	72
65900	Conseco Life Insurance Co	1	\$356,526	0.0%	764
62359	Constitution Life Insurance Company	2	\$785,418	0.0%	693
71730	Continental American Insurance Company	3	\$5,440,745	0.1%	150
62413	Continental Assurance Company	0	\$30,299	0.0%	0
20443	Continental Casualty Company	17	\$7,968,154	0.1%	581
71404	Continental General Insurance Company	3	\$2,355,039	0.0%	347
68500	Continental Life Ins Co Of Brentwood TN	1	\$13,884,163	0.2%	20
62553	Country Life Insurance Company	1	\$850,642	0.0%	320
81973	Coventry Health & Life Insurance Company	210	\$600,082,012	8.2%	95
60040	Cox Health Systems Insurance Company	25	\$92,188,127	1.3%	74
56634	Croatian Fraternal Union Of America	0	\$851	0.0%	0
80675	Crown Life Insurance Company	0	\$50,900	0.0%	0
56138	CSA Fraternal Life	0	\$76,405	0.0%	0
71129	Dearborn National Life Insurance Company	2	\$2,788,243	0.0%	195
73474	Dentegra Insurance Company	0	\$3,059,513	0.0%	0
62928	EMC National Life Company	0	\$675,725	0.0%	0
12747	Envision Insurance Company	0	\$1,854,538	0.0%	0
64149	Epic Life Insurance Company The	0	\$255,285	0.0%	0
62952	Equitable Life & Casualty Insurance Company	29	\$17,967,898	0.2%	439
26921	Everest Reinsurance Company	0	\$479,118	0.0%	0
60025	Express Scripts Insurance Company	1	\$1,585,961	0.0%	172
70742	Family Benefit Life Insurance Company	0	\$3,337	0.0%	0
77968	Family Heritage Life Insurance Co Of America	3	\$2,813,746	0.0%	290
63053	Family Life Insurance Company	1	\$859,742	0.0%	317
63118	Farm Bureau Life Ins Co of MO	0	\$264,711	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$360	0.0%	0
63177	Farmers New World Life Insurance Company	1	\$534,242	0.0%	510
20281	Federal Insurance Company	0	\$6,423,195	0.1%	0
63223	Federal Life Insurance Company (mutual	0	\$1,800	0.0%	0
63258	Federated Life Insurance Company	0	\$563,983	0.0%	0
13935	Federated Mutual Insurance Company	5	\$23,806,687	0.3%	57
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$15,904	0.0%	0
71870	Fidelity Security Life Insurance Company	8	\$12,459,668	0.2%	175
71455	Financial American Life Insurance Company	0	\$259,959	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$2,853	0.0%	0
64696	First Continental Life & Accident Insurance Co	3	\$1,162,697	0.0%	702
90328	First Health Life & Health Insurance Company	0	\$29,423,269	0.4%	0
91642	Forethought Life Insurance Company	0	\$15,154	0.0%	0



**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

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62324	Freedom Life Insurance Company Of America	4	\$1,502,326	0.0%	725
63665	General American Life Insurance Company	1	\$519,163	0.0%	524
65536	Genworth Life & Annuity Insurance Company	0	\$1,854,949	0.0%	0
70025	Genworth Life Insurance Company	14	\$40,518,324	0.6%	94
70939	Gerber Life Insurance Company	3	\$6,975,872	0.1%	117
91472	Globe Life & Accident Insurance Company	5	\$1,802,550	0.0%	755
62286	Golden Rule Insurance Company	99	\$93,475,267	1.3%	288
22063	Government Employees Insurance Co	0	\$888	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$861,048	0.0%	0
16691	Great American Insurance Company	0	\$8,478,586	0.1%	0
63312	Great American Life Insurance Company	1	\$1,015,147	0.0%	268
20303	Great Northern Insurance Company	0	\$7,170	0.0%	0
90212	Great Southern Life Insurance Company	0	\$13,935	0.0%	0
80705	Great West Life Assurance Company	0	\$172,953	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$1,918,884	0.0%	0
64211	Guarantee Trust Life Insurance Company	16	\$9,296,687	0.1%	469
64238	Guaranty Income Life Insurance Company	0	\$38,204	0.0%	0
64246	Guardian Life Insurance Company Of America	21	\$58,963,071	0.8%	97
70815	Hartford Life & Accident Insurance Company	18	\$60,466,782	0.8%	81
71153	Hartford Life & Annuity Insurance Company	0	\$13,943	0.0%	0
88072	Hartford Life Insurance Company	3	\$2,382,669	0.0%	343
92711	HCC Life Insurance Company	4	\$16,861,910	0.2%	65
78611	HCSC Insurance Services Company	0	\$134,418	0.0%	0
70670	Health Care Service Corporation	0	\$2,439,062	0.0%	0
66141	Health Net Life Insurance Company	0	\$2,338,926	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$8,035,532	0.1%	0
78972	Healthy Alliance Life Insurance Company	645	\$1,772,282,732	24.2%	99
66214	Heartland National Life Insurance Company	8	\$6,506,833	0.1%	335
62421	Heritage Union Life Insurance Company	0	\$1	0.0%	0
93440	HM Life Insurance Company	0	\$5,084,409	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$36,795	0.0%	0
93777	Household Life Insurance Company	4	\$675,850	0.0%	1,611
73288	Humana Insurance Company	86	\$424,666,350	5.8%	55
70580	Humanadental Insurance Company	17	\$14,973,991	0.2%	309
91693	IA American Life Insurance Company	0	\$217	0.0%	0
97764	Idealife Insurance Company	0	\$116,299	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,780,355	0.0%	0
35408	Imperium Insurance Company	0	\$4,618,059	0.1%	0
26581	Independence American Insurance Company	0	\$455,103	0.0%	0
58068	Independent Order Of Foresters The	0	\$4,566	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
81779	Individual Assurance Co Life Health & Accident	3	\$898,804	0.0%	909
80942	ING USA Annuity & Life Ins Co	0	\$12,476	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$77,321	0.0%	0
10922	Insuremax Insurance Company	0	\$6,885	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$1,160	0.0%	0
65056	Jackson National Life Insurance Company	0	\$1,296,708	0.0%	0
11630	Jefferson Insurance Company	0	\$235,477	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$97,355	0.0%	0
65080	John Alden Life Insurance Company	15	\$19,410,855	0.3%	210
93610	John Hancock Life & Health Insurance Company	1	\$68,285	0.0%	3,987
65838	John Hancock Life Insurance Company	11	\$29,615,790	0.4%	101
65110	Kanawha Insurance Company	4	\$3,967,969	0.1%	274
65129	Kansas City Life Insurance Company	7	\$3,780,499	0.1%	504
58033	Knights Of Columbus	1	\$2,220,644	0.0%	123
65242	Lafayette Life Insurance Company The	1	\$4,086	0.0%	9,999
74799	Leaders Life Insurance Company	0	\$27,427	0.0%	0
71595	Lewer Life Insurance Company	0	\$224	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$6,476,177	0.1%	126
23043	Liberty Mutual Insurance Company	0	\$712	0.0%	0
65331	Liberty National Life Insurance Company	0	\$1,393,945	0.0%	0
65498	Life Insurance Company Of North America	14	\$19,028,254	0.3%	200
65528	Life Insurance Company Of The Southwest	0	\$220	0.0%	0
97691	Life Of The South Insurance Company	0	\$18,632	0.0%	0
77720	Lifesecond Insurance Company	0	\$112,199	0.0%	0
65595	Lincoln Benefit Life Company	0	\$3,867,239	0.1%	0
65927	Lincoln Heritage Life Insurance Company	0	\$82,087	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$79,986	0.0%	0
65676	Lincoln National Life Insurance Company	12	\$21,124,532	0.3%	155
68446	Longevity Insurance Company	0	\$9,374	0.0%	0
65722	Loyal American Life Insurance Company	1	\$3,084,560	0.0%	88
65781	Madison National Life Insurance Company	0	\$1,544,314	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$1,654	0.0%	0
65870	Manhattan Life Insurance Company	0	\$1,323	0.0%	0
38970	Markel Insurance Company	8	\$1,208,858	0.0%	1,802
71072	Marquette National Life Insurance Company	1	\$2,176,202	0.0%	125
65935	Massachusetts Mutual Life Insurance Company	2	\$9,412,299	0.1%	58
69515	Medamerica Insurance Company	1	\$626,223	0.0%	435
63762	Medco Containment Life Insurance Company	0	\$8,558,820	0.1%	0
31119	Medico Insurance Company	7	\$16,779,712	0.2%	114
97055	Mega Life & Health Insurance Company The	8	\$4,012,538	0.1%	543

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65951	Merit Life Insurance Co	0	\$735,677	0.0%	0
87726	Metlife Insurance Company Of Connecticut	9	\$1,737,954	0.0%	1,410
65978	Metropolitan Life Insurance Company	26	\$81,680,574	1.1%	87
66044	Midland National Life Insurance Company	0	\$3,874	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$1,756,525	0.0%	0
66168	Minnesota Life Insurance Company	1	\$3,695,910	0.1%	74
57541	Modern Woodmen Of America	0	\$1,209	0.0%	0
66281	Monumental Life Insurance Company	1	\$9,314,233	0.1%	29
66370	Mony Life Insurance Company	0	\$344,161	0.0%	0
13331	Motorists Commercial Mutual Insurance Co	0	\$909	0.0%	0
80020	Mountain Life Insurance Company	0	\$51,849	0.0%	0
66427	MTL Insurance Company	0	\$5,377	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$85,541	0.0%	0
71412	Mutual Of Omaha Insurance Company	16	\$35,798,626	0.5%	122
61409	National Benefit Life Insurance Company	0	\$25,372	0.0%	0
11991	National Casualty Company	0	\$23,855	0.0%	0
98205	National Foundation Life Insurance Company	0	\$267,439	0.0%	0
66583	National Guardian Life Insurance Company	1	\$3,200,210	0.0%	85
82538	National Health Insurance Company	0	\$82,870	0.0%	0
66680	National Life Insurance Company	0	\$190,877	0.0%	0
60593	National States Insurance Company-Liquidation-	12	.	.	.
87963	National Teachers Associates Life Insurance Co	0	\$1,441,504	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	19	\$24,673,365	0.3%	210
66869	Nationwide Life Insurance Company	1	\$3,183,485	0.0%	86
23787	Nationwide Mutual Insurance Company	0	\$1,357	0.0%	0
91626	New England Life Insurance Company	0	\$145,850	0.0%	0
69698	New Era Life Ins Co of the Midwest	1	\$261,743	0.0%	1,040
66915	New York Life Insurance Company	1	\$9,744,693	0.1%	28
81264	Nippon Life Insurance Company Of America	2	\$5,643	0.0%	9,999
66974	North American Company For Life & Health	0	\$592	0.0%	0
68349	North American Insurance Company	3	\$6,799,752	0.1%	120
69000	Northwestern Long Term Care Insurance Co	0	\$8,145,238	0.1%	0
67091	Northwestern Mutual Life Insurance Company	0	\$23,040,450	0.3%	0
89206	Ohio National Life Assurance Corporation	1	\$247,058	0.0%	1,102
67172	Ohio National Life Insurance Company The	0	\$148,831	0.0%	0
67199	Old American Insurance Company	1	\$41,718	0.0%	6,526
24147	Old Republic Insurance Company	0	\$91,776	0.0%	0
67261	Old Republic Life Insurance Company	0	\$473,905	0.0%	0
67326	Old Surety Life Insurance Company	0	\$4,608,694	0.1%	0
76007	Old United Life Insurance Company	0	\$48,796	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
13100	Omaha Insurance Company	0	\$190	0.0%	0
20621	Onebeacon America Insurance Company	5	\$683,965	0.0%	1,990
76112	Oxford Life Insurance Company	0	\$178,044	0.0%	0
67393	Ozark National Life Insurance Company	0	\$73,085	0.0%	0
20346	Pacific Indemnity Company	0	\$133	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$312,766	0.0%	0
67539	Pan-american Life Insurance Company	0	\$5,677,635	0.1%	0
67598	Paul Revere Life Insurance Company	2	\$4,580,933	0.1%	119
67628	Pekin Life Insurance Company	0	\$335,054	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$120,933	0.0%	0
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	1	.	.	.
67660	Pennsylvania Life Insurance Company	4	\$117,312,859	1.6%	9
85561	Perico Life Insurance Company	0	\$880,583	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$533,594	0.0%	0
67814	Phoenix Life Insurance Company	0	\$87,629	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,246,620	0.0%	0
80578	Physicians Mutual Insurance Company	3	\$7,171,955	0.1%	114
97152	Plateau Insurance Company	0	\$10,823	0.0%	0
68039	Presidential Life Insurance Company	0	\$20,015	0.0%	0
65919	Primerica Life Insurance Company	0	\$7,537	0.0%	0
61271	Principal Life Insurance Company	26	\$45,332,254	0.6%	156
68047	Professional Insurance Company	0	\$491,950	0.0%	0
68136	Protective Life Insurance Company	1	\$181,553	0.0%	1,500
67903	Provident American Life & Health Insurance Co	0	\$149,828	0.0%	0
68195	Provident Life & Accident Insurance Company	3	\$17,336,241	0.2%	47
68209	Provident Life & Casualty Insurance Company	0	\$198,129	0.0%	0
68241	Prudential Insurance Company Of America The	11	\$18,904,421	0.3%	158
71390	Puritan Life Insurance Company Of America	2	\$2,135,787	0.0%	255
68284	Pyramid Life Insurance Company	0	\$19,124,822	0.3%	0
39217	QBE Insurance Corporation	0	\$5,435,562	0.1%	0
68357	Reliable Life Insurance Company	1	\$359,363	0.0%	758
68381	Reliance Standard Life Insurance Company	11	\$17,044,829	0.2%	176
61360	Reliastar Life Ins Co of NY	0	\$402,439	0.0%	0
67105	Reliastar Life Insurance Company	0	\$8,771,676	0.1%	0
61700	Renaissance Life & Health Insurance Co Of Am.	1	\$854,207	0.0%	319
68462	Reserve National Insurance Company	9	\$7,975,738	0.1%	307
65005	Riversource Life Insurance Company	0	\$5,500,283	0.1%	0
58181	Royal Arcanum Supreme Council Of	0	\$19	0.0%	0
57657	Royal Neighbors Of America	0	\$1,046,563	0.0%	0
60183	S USA Life Insurance Company	0	\$300	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79014	Safehealth Life Insurance Company	0	\$7,355	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,451	0.0%	0
69914	Sears Life Insurance Company	0	\$481,330	0.0%	0
93742	Securian Life Insurance Company	0	\$31,443	0.0%	0
68721	Security Life Insurance Company Of America	0	\$645,404	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$1,808	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$26,135	0.0%	0
69485	Security National Life Insurance Company	0	\$1,328	0.0%	0
76325	Senior Health Insurance Company of PA	21	\$4,809,965	0.1%	1,189
24988	Sentry Insurance A Mutual Company	0	\$66,723	0.0%	0
68810	Sentry Life Insurance Company	0	\$86,996	0.0%	0
97241	Settlers Life Insurance Company	0	\$18,945	0.0%	0
65757	Shelter Life Insurance Company	0	\$12,066,459	0.2%	0
71420	Sierra Health & Life Insurance Company	2	\$618,064	0.0%	881
12575	Silverscript Insurance Company	0	\$21,237,445	0.3%	0
57673	Slovene National Benefit Society	0	\$195	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$3,368	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$87,119	0.0%	0
69019	Standard Insurance Company	12	\$28,231,731	0.4%	116
86355	Standard Life & Accident Insurance Company	3	\$3,566,038	0.0%	229
71706	Standard Life & Casualty Company	0	\$125	0.0%	0
69078	Standard Security Life Insurance Co Of NY	3	\$2,627,257	0.0%	311
68985	Starmount Life Insurance Company	0	\$57,802	0.0%	0
40045	Starnet Insurance Company	0	\$515,448	0.0%	0
38318	Starr Indemnity & Liability Company	4	\$877,362	0.0%	1,241
25178	State Farm Mutual Automobile Insurance Co	1	\$32,195,765	0.4%	8
69116	State Life Insurance Company	0	\$805,953	0.0%	0
69132	State Mutual Insurance Company	0	\$657,506	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$2,140,013	0.0%	127
77399	Sterling Life Insurance Company	5	\$3,265,227	0.0%	417
10952	Stonebridge Casualty Insurance Company	0	\$58,597	0.0%	0
65021	Stonebridge Life Insurance Company	14	\$8,055,981	0.1%	473
80926	Sun Life & Health Insurance Company (US	1	\$2,271,110	0.0%	120
80802	Sun Life Assurance Company Of Canada	2	\$24,432,300	0.3%	22
13175	Surency Life & Health Insurance Company	0	\$211,972	0.0%	0
68608	Symetra Life Insurance Company	1	\$6,054,248	0.1%	45
69345	Teachers Insurance & Annuity Association	1	\$354,091	0.0%	769
56014	Thrivent Financial For Lutherans	1	\$11,180,188	0.2%	24
60142	TIAA-CREF Life Insurance Company	0	\$132,345	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69477	Time Insurance Company	65	\$51,332,548	0.7%	345
70688	Transamerica Financial Life Ins Co	0	\$1,254,928	0.0%	0
86231	Transamerica Life Insurance Company	19	\$28,447,028	0.4%	182
56006	Travelers Protective Association Of America	1	\$22,573	0.0%	9,999
61425	Trustmark Insurance Company	2	\$876,056	0.0%	622
62863	Trustmark Life Insurance Company	6	\$8,863,484	0.1%	184
29599	U S Specialty Insurance Company	0	\$166,006	0.0%	0
80314	Unicare Life & Health Insurance Company	10	\$645,300	0.0%	4,219
11121	Unified Life Insurance Company	0	\$189,436	0.0%	0
91529	Unimerica Insurance Company	2	\$8,684,035	0.1%	63
69701	Union Bankers Insurance Company	0	\$1,047,984	0.0%	0
80837	Union Central Life Insurance Company	0	\$1,526,052	0.0%	0
62596	Union Fidelity Life Insurance Company	2	\$781,305	0.0%	697
69744	Union Labor Life Insurance Company	0	\$424,308	0.0%	0
70408	Union Security Insurance Company	10	\$24,042,338	0.3%	113
92916	United American Insurance Company	14	\$16,937,893	0.2%	225
56383	United Commercial Travelers Of America	0	\$523,118	0.0%	0
62294	United Concordia Life & Health Ins Co	5	\$3,367,488	0.0%	404
79413	United Healthcare Insurance Company	281	\$1,164,980,053	15.9%	66
63983	United Heritage Life Insurance Company	0	\$499	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	1	\$68,375	0.0%	3,982
69973	United Life Insurance Company	0	\$18,743	0.0%	0
92703	United National Life Ins Co of America	1	\$529,102	0.0%	515
69868	United Of Omaha Life Insurance Company	44	\$81,124,340	1.1%	148
42129	United Security Assurance Company Of PA	3	\$1,257,495	0.0%	650
81108	United Security Life & Health Insurance Co	13	\$3,165,234	0.0%	1,118
21113	United States Fire Insurance Company	6	\$2,849,418	0.0%	573
70106	United States Life Insurance Co New York	2	\$2,740,646	0.0%	199
63479	United Teacher Associates Insurance Company	1	\$2,293,443	0.0%	119
72850	United World Life Insurance Company	1	\$6,938,386	0.1%	39
70130	Universal Guaranty Life Insurance Company	0	\$1,363	0.0%	0
62235	Unum Life Insurance Company Of America	12	\$51,591,863	0.7%	63
69663	USAA Life Insurance Company	0	\$2,222,519	0.0%	0
94358	Usable Life	2	\$3,410,606	0.0%	160
20397	Vigilant Insurance Company	0	\$101	0.0%	0
53953	Vision Benefits Of America	1	\$2,584,825	0.0%	105
32395	Vision Service Plan Insurance Company	0	\$44,016,971	0.6%	0
70319	Washington National Insurance Company	21	\$17,460,343	0.2%	327
10155	Wellcare Prescription Insurance	0	\$15,574,642	0.2%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25011	Wesco Insurance Company	0	\$7,617	0.0%	0
70335	West Coast Life Insurance Company	0	\$52	0.0%	0
70483	Western & Southern Life Insurance Company	1	\$836,180	0.0%	326
91413	Western Reserve Life Assurance Co Of Ohio	0	\$795,117	0.0%	0
39845	Westport Insurance Corporation	0	\$3,233,988	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$355	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$54,535	0.0%	0
79987	World Corp Insurance Company	1	\$110,286	0.0%	2,469
70629	World Insurance Company	3	\$2,440,871	0.0%	335
71323	Zale Life Insurance Company	0	\$19,524	0.0%	0
16535	Zurich American Insurance Company	0	\$13,236,998	0.2%	0
<b>Total</b>		<b>2,693</b>	<b>\$7,331,992,359</b>	<b>100.0%</b>	<b>.</b>





## **Long Term Care Insurance**

### **Complaint Indices**



**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$139	0.0%	0
80985	4 Ever Life Insurance Company	0	\$47	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	5	.	.	.
71471	Ability Insurance Company	0	\$2,820,490	1.2%	0
60054	Aetna Life Insurance Company	0	\$163,070	0.1%	0
90611	Allianz Life Insurance Co Of North America	1	\$5,230,032	2.2%	21
64190	Allianz Life Insurance Company Of New York	0	\$4,907	0.0%	0
60186	Allstate Life Insurance Company	0	\$100,333	0.0%	0
60380	American Family Life Assurance Co of Col.	1	\$471,016	0.2%	234
19275	American Family Mutual Insurance Company	0	\$733,453	0.3%	0
60410	American Fidelity Assurance Company	0	\$529,269	0.2%	0
60488	American General Life Insurance Co	1	\$455,082	0.2%	242
60534	American Heritage Life Insurance Company	1	\$657,268	0.3%	168
60763	American Pioneer Life Insurance Company	0	\$61,783	0.0%	0
60836	American Republic Insurance Company	1	\$774,699	0.3%	142
60895	American United Life Insurance Company	0	\$957	0.0%	0
71439	Assurity Life Insurance Company	0	\$87,044	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$150,327	0.1%	0
61263	Bankers Life & Casualty Company	40	\$18,168,496	7.6%	243
38245	BCS Insurance Company	0	\$42	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,001,570	0.4%	0
90638	Best Life & Health Insurance Company	0	\$3,125	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$690,453	0.3%	0
57487	Catholic Order Of Foresters	0	\$15,579	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$11,910	0.0%	0
61883	Central United Life Insurance Company	0	\$1,775	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$235,923	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$33,969	0.0%	0
62626	CMFG Life Insurance Company	0	\$971,382	0.4%	0
62065	Colonial Penn Life Insurance Company	0	\$1,135	0.0%	0
62146	Combined Insurance Co Of America	0	\$210,664	0.1%	0
62308	Connecticut General Life Ins Co	0	\$33,071	0.0%	0
20443	Continental Casualty Company	16	\$7,958,985	3.3%	222
71404	Continental General Insurance Company	1	\$797,667	0.3%	138
68500	Continental Life Ins Co Of Brentwood TN	0	\$152,925	0.1%	0
62553	Country Life Insurance Company	1	\$317,738	0.1%	347
62952	Equitable Life & Casualty Insurance Company	25	\$8,900,593	3.7%	310
63177	Farmers New World Life Insurance Company	1	\$272,092	0.1%	405
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$7,320	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$183,339	0.1%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	13	\$40,425,847	16.9%	35
63312	Great American Life Insurance Company	1	\$371,639	0.2%	297
64211	Guarantee Trust Life Insurance Company	3	\$1,000,079	0.4%	331
64238	Guaranty Income Life Insurance Company	0	\$38,204	0.0%	0
88072	Hartford Life Insurance Company	0	\$3,757	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$93,101	0.0%	0
65056	Jackson National Life Insurance Company	0	\$505,769	0.2%	0
65080	John Alden Life Insurance Company	0	\$492,175	0.2%	0
93610	John Hancock Life & Health Insurance Company	1	\$68,285	0.0%	1,615
65838	John Hancock Life Insurance Company	11	\$29,525,297	12.3%	41
65110	Kanawha Insurance Company	2	\$288,456	0.1%	765
58033	Knights Of Columbus	1	\$2,195,387	0.9%	50
77720	Lifesecond Insurance Company	0	\$102,109	0.0%	0
65595	Lincoln Benefit Life Company	0	\$3,867,239	1.6%	0
65676	Lincoln National Life Insurance Company	0	\$141,487	0.1%	0
68446	Longevity Insurance Company	0	\$9,374	0.0%	0
65722	Loyal American Life Insurance Company	0	\$31,864	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,224,958	0.9%	0
69515	Medamerica Insurance Company	1	\$626,223	0.3%	176
31119	Medico Insurance Company	0	\$544,075	0.2%	0
97055	Mega Life & Health Insurance Company The	0	\$2,028	0.0%	0
87726	Metlife Insurance Company Of Connecticut	8	\$1,585,302	0.7%	557
65978	Metropolitan Life Insurance Company	14	\$21,266,741	8.9%	73
66087	Midwest National Life Insurance Co Of TN	0	\$44,191	0.0%	0
66168	Minnesota Life Insurance Company	0	\$106,432	0.0%	0
66281	Monumental Life Insurance Company	0	\$176,694	0.1%	0
66370	Mony Life Insurance Company	0	\$4,108	0.0%	0
71412	Mutual Of Omaha Insurance Company	2	\$5,871,999	2.5%	38
60593	National States Insurance Company-Liquidation-	4	.	.	.
66915	New York Life Insurance Company	0	\$3,852,680	1.6%	0
69000	Northwestern Long Term Care Insurance Co	0	\$8,145,238	3.4%	0
67199	Old American Insurance Company	0	\$399	0.0%	0
67628	Pekin Life Insurance Company	0	\$2,512	0.0%	0
63282	Penn Treaty Network America Ins Co-Suspended-	1	.	.	.
67660	Pennsylvania Life Insurance Company	0	\$275,579	0.1%	0
67784	Philadelphia American Life Insurance Company	0	\$2,097	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$948,735	0.4%	0
65919	Primerica Life Insurance Company	0	\$1,681	0.0%	0
61271	Principal Life Insurance Company	0	\$171,436	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$571,471	0.2%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68241	Prudential Insurance Company Of America The	3	\$5,304,813	2.2%	62
68284	Pyramid Life Insurance Company	0	\$50,303	0.0%	0
65005	Riversource Life Insurance Company	0	\$3,883,617	1.6%	0
76325	Senior Health Insurance Company of PA	20	\$4,809,965	2.0%	459
24988	Sentry Insurance A Mutual Company	0	\$14,791	0.0%	0
68810	Sentry Life Insurance Company	0	\$7,128	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$88,425	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$331,821	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$6,131,227	2.6%	0
69116	State Life Insurance Company	0	\$805,360	0.3%	0
69132	State Mutual Insurance Company	0	\$21,283	0.0%	0
65021	Stonebridge Life Insurance Company	10	\$1,912,503	0.8%	577
69345	Teachers Insurance & Annuity Association	1	\$240,928	0.1%	458
56014	Thrivent Financial For Lutherans	1	\$6,949,009	2.9%	16
60142	TIAA-CREF Life Insurance Company	0	\$132,345	0.1%	0
69477	Time Insurance Company	3	\$1,288,235	0.5%	257
86231	Transamerica Life Insurance Company	9	\$11,939,426	5.0%	83
69701	Union Bankers Insurance Company	0	\$91,486	0.0%	0
70408	Union Security Insurance Company	1	\$1,790,468	0.7%	62
92916	United American Insurance Company	4	\$718,554	0.3%	614
92703	United National Life Ins Co of America	0	\$4,448	0.0%	0
69868	United Of Omaha Life Insurance Company	1	\$1,123,928	0.5%	98
42129	United Security Assurance Company Of PA	2	\$1,233,526	0.5%	179
63479	United Teacher Associates Insurance Company	1	\$582,141	0.2%	189
62235	Unum Life Insurance Company Of America	1	\$11,124,361	4.6%	10
70319	Washington National Insurance Company	4	\$948,093	0.4%	465
57320	Woodmen Of The World Life Insurance Society	0	\$13,398	0.0%	0
<b>Total</b>		<b>217</b>	<b>\$239,335,896</b>	<b>100.0%</b>	<b>.</b>



## **Medicare Supplement Insurance**

### **Complaint Indices**





**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$16,365	0.0%	0
71471	Ability Insurance Company	0	\$43,694	0.0%	0
60054	Aetna Life Insurance Company	0	\$33,995	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$12,474	0.0%	0
12321	American Continental Insurance Company	4	\$10,175,473	1.7%	138
60380	American Family Life Assurance Co of Col.	1	\$570,864	0.1%	616
19275	American Family Mutual Insurance Company	1	\$8,912,879	1.5%	39
60410	American Fidelity Assurance Company	0	\$30	0.0%	0
60488	American General Life Insurance Co	0	\$139,375	0.0%	0
60577	American Income Life Insurance Co	0	\$4,683	0.0%	0
60739	American National Insurance Company	0	\$20,154	0.0%	0
71773	American National Life Ins Co Of TX	6	\$4,339,175	0.7%	486
60763	American Pioneer Life Insurance Company	0	\$1,817,752	0.3%	0
80624	American Progressive Life & Health Ins Co	1	\$7,297	0.0%	9,999
67679	American Republic Corp Insurance Company	0	\$5,096,070	0.8%	0
60836	American Republic Insurance Company	4	\$16,791,709	2.8%	84
56499	Assured Life Association	0	\$31,043	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$19,471	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$4,322,680	0.7%	0
61263	Bankers Life & Casualty Company	7	\$15,790,201	2.6%	156
47171	Blue Cross & Blue Shield Of Kansas City	4	\$35,385,335	5.8%	40
80799	Celtic Insurance Company	0	\$101,651	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$246,265	0.0%	0
61735	Central Security Life Insurance Co	0	\$2,495	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$565,477	0.1%	0
61883	Central United Life Insurance Company	0	\$148,542	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$14,737,200	2.4%	24
62065	Colonial Penn Life Insurance Company	1	\$3,603,738	0.6%	98
62146	Combined Insurance Co Of America	0	\$3,709,768	0.6%	0
62308	Connecticut General Life Ins Co	0	\$15,064	0.0%	0
65900	Conseco Life Insurance Co	0	\$50,245	0.0%	0
62359	Constitution Life Insurance Company	0	\$72,252	0.0%	0
71404	Continental General Insurance Company	1	\$1,201,646	0.2%	293
68500	Continental Life Ins Co Of Brentwood TN	1	\$12,623,670	2.1%	28
62553	Country Life Insurance Company	0	\$251,712	0.0%	0
56138	CSA Fraternal Life	0	\$76,405	0.0%	0
62928	EMC National Life Company	0	\$1,977	0.0%	0
62952	Equitable Life & Casualty Insurance Company	2	\$7,196,814	1.2%	98
63053	Family Life Insurance Company	1	\$856,017	0.1%	411
91642	Forethought Life Insurance Company	0	\$15,154	0.0%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65536	Genworth Life & Annuity Insurance Company	0	\$1,591,708	0.3%	0
70025	Genworth Life Insurance Company	0	\$92,476	0.0%	0
70939	Gerber Life Insurance Company	3	\$3,361,026	0.6%	314
91472	Globe Life & Accident Insurance Company	4	\$1,253,170	0.2%	1,123
62286	Golden Rule Insurance Company	1	\$2,766,291	0.5%	127
63967	Government Personnel Mutual Life Ins Co	0	\$861,048	0.1%	0
63312	Great American Life Insurance Company	0	\$643,467	0.1%	0
64211	Guarantee Trust Life Insurance Company	0	\$431,235	0.1%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,305,054	1.7%	0
88072	Hartford Life Insurance Company	0	\$770,567	0.1%	0
70670	Health Care Service Corporation	0	\$1,632,614	0.3%	0
78972	Healthy Alliance Life Insurance Company	24	\$87,652,039	14.4%	96
66214	Heartland National Life Insurance Company	1	\$6,065,902	1.0%	58
73288	Humana Insurance Company	8	\$2,920,110	0.5%	964
97764	Idealife Insurance Company	0	\$116,299	0.0%	0
65056	Jackson National Life Insurance Company	0	\$56,594	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$93,037	0.0%	0
65110	Kanawha Insurance Company	0	\$1,357	0.0%	0
65129	Kansas City Life Insurance Company	0	\$6,663	0.0%	0
65331	Liberty National Life Insurance Company	0	\$19,336	0.0%	0
77720	Lifefecure Insurance Company	0	\$579	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$80,187	0.0%	0
65722	Loyal American Life Insurance Company	1	\$2,319,726	0.4%	152
71072	Marquette National Life Insurance Company	1	\$2,179,899	0.4%	161
31119	Medico Insurance Company	7	\$15,741,670	2.6%	156
97055	Mega Life & Health Insurance Company The	0	\$1,198	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$178	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$776	0.0%	0
66281	Monumental Life Insurance Company	0	\$466,406	0.1%	0
66370	Mony Life Insurance Company	0	\$244	0.0%	0
13331	Motorists Commercial Mutual Insurance Co	0	\$909	0.0%	0
71412	Mutual Of Omaha Insurance Company	4	\$23,091,504	3.8%	61
61409	National Benefit Life Insurance Company	0	\$743	0.0%	0
98205	National Foundation Life Insurance Company	0	\$11,866	0.0%	0
82538	National Health Insurance Company	0	\$2,289	0.0%	0
60593	National States Insurance Company-Liquidation-	5	.	.	.
69698	New Era Life Ins Co of the Midwest	0	\$94,435	0.0%	0
66915	New York Life Insurance Company	0	\$282,930	0.0%	0
68349	North American Insurance Company	3	\$6,799,700	1.1%	155

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67199	Old American Insurance Company	0	\$5,969	0.0%	0
67326	Old Surety Life Insurance Company	0	\$4,595,923	0.8%	0
13100	Omaha Insurance Company	0	\$190	0.0%	0
76112	Oxford Life Insurance Company	0	\$178,044	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$310,700	0.1%	0
67628	Pekin Life Insurance Company	0	\$27,206	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$191,358	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,678	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,246,620	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$3,930,775	0.6%	89
61271	Principal Life Insurance Company	0	\$2,281,555	0.4%	0
67903	Provident American Life & Health Insurance Co	0	\$149,828	0.0%	0
68241	Prudential Insurance Company Of America The	0	\$1,331	0.0%	0
71390	Puritan Life Insurance Company Of America	2	\$2,135,787	0.4%	329
68284	Pyramid Life Insurance Company	0	\$210,574	0.0%	0
68462	Reserve National Insurance Company	0	\$2,580,386	0.4%	0
57657	Royal Neighbors Of America	0	\$1,046,563	0.2%	0
65757	Shelter Life Insurance Company	0	\$492,975	0.1%	0
86355	Standard Life & Accident Insurance Company	2	\$3,154,680	0.5%	223
25178	State Farm Mutual Automobile Insurance Co	0	\$10,616,801	1.7%	0
69132	State Mutual Insurance Company	0	\$636,223	0.1%	0
89184	Sterling Investors Life Insurance Company	0	\$1,348,556	0.2%	0
77399	Sterling Life Insurance Company	2	\$2,615,226	0.4%	269
56014	Thrivent Financial For Lutherans	0	\$2,948,390	0.5%	0
69477	Time Insurance Company	0	\$2,099	0.0%	0
86231	Transamerica Life Insurance Company	5	\$6,080,490	1.0%	289
61425	Trustmark Insurance Company	0	\$49,160	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$17,579	0.0%	0
11121	Unified Life Insurance Company	0	\$81,277	0.0%	0
69701	Union Bankers Insurance Company	0	\$951,178	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$78,476	0.0%	0
69744	Union Labor Life Insurance Company	0	\$42,412	0.0%	0
92916	United American Insurance Company	2	\$5,347,137	0.9%	132
56383	United Commercial Travelers Of America	0	\$473,932	0.1%	0
79413	United Healthcare Insurance Company	18	\$145,897,439	24.0%	43
92703	United National Life Ins Co of America	1	\$388,018	0.1%	906
69868	United Of Omaha Life Insurance Company	37	\$71,580,158	11.8%	182
63479	United Teacher Associates Insurance Company	0	\$1,259,681	0.2%	0
72850	United World Life Insurance Company	1	\$6,938,386	1.1%	51
69663	USAA Life Insurance Company	0	\$2,138,579	0.4%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70319	Washington National Insurance Company	4	\$4,544,324	0.7%	310
79987	World Corp Insurance Company	1	\$109,844	0.0%	3,202
70629	World Insurance Company	0	\$58,768	0.0%	0
<b>Total</b>		<b>173</b>	<b>\$608,468,320</b>	<b>100.0%</b>	<b>.</b>

## **Life Insurance & Annuities**

### **Complaint Indices**



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$137,207	0.0%	0
77879	5 Star Life Insurance Company	2	\$1,936,695	0.0%	816
71854	AAA Life Insurance Company	1	\$3,987,194	0.0%	198
71471	Ability Insurance Company	0	\$7,879	0.0%	0
60038	Acacia Life Insurance Co	1	\$517,666	0.0%	1,527
60054	Aetna Life Insurance Company	2	\$17,371,998	0.2%	91
90611	Allianz Life Insurance Co Of North America	9	\$222,668,081	2.6%	32
64190	Allianz Life Insurance Company Of New York	0	\$3,982,804	0.0%	0
60186	Allstate Life Insurance Company	7	\$9,506,561	0.1%	582
70874	Allstate Life Insurance Company Of New York	0	\$45,097	0.0%	0
60216	Amalgamated Life Insurance Company	1	\$196,442	0.0%	4,024
68594	American Amicable Life Insurance Co of TX	0	\$945,259	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$1,129,919	0.0%	0
12321	American Continental Insurance Company	0	\$236,024	0.0%	0
92738	American Equity Investment Life Ins Co	0	\$110,435,109	1.3%	0
60380	American Family Life Assurance Co of Col.	5	\$3,198,701	0.0%	1,236
60399	American Family Life Insurance Company	7	\$48,559,463	0.6%	114
98736	American Federated Life Insurance Company	0	\$394,748	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,380,706	0.1%	0
60429	American Fidelity Life Insurance Company	0	\$331,306	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$9,818	0.0%	0
60488	American General Life Insurance Co	57	\$335,099,751	3.9%	134
60518	American Health & Life Insurance Company	4	\$2,286,528	0.0%	1,383
60534	American Heritage Life Insurance Company	4	\$6,447,303	0.1%	490
60542	American Home Life Insurance Company	0	\$1,770,680	0.0%	0
60577	American Income Life Insurance Co	12	\$10,293,154	0.1%	922
67253	American Life & Security Corp	0	\$242,173	0.0%	0
81213	American Maturity Life Insurance Co	0	\$57,159	0.0%	0
97179	American Medical Security Life Ins Co	0	\$83,671	0.0%	0
67989	American Memorial Life Insurance Company	0	\$4,545,712	0.1%	0
65811	American Modern Life Insurance Company	0	\$1,851,539	0.0%	0
60739	American National Insurance Company	12	\$44,669,514	0.5%	212
71773	American National Life Ins Co Of TX	1	\$152,938	0.0%	5,169
60763	American Pioneer Life Insurance Company	0	\$312,511	0.0%	0
80624	American Progressive Life & Health Ins Com	0	\$4,199	0.0%	0
60801	American Public Life Insurance Company	0	\$20,133	0.0%	0
60836	American Republic Insurance Company	3	\$1,260,367	0.0%	1,882
92649	American Underwriters Life Insurance Company	0	\$1,501,507	0.0%	0
60895	American United Life Insurance Company	4	\$121,850,869	1.4%	26
61999	Americo Financial Life & Annuity Insurance Co	4	\$5,784,395	0.1%	547

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61301	Ameritas Life Insurance Corp	0	\$20,498,578	0.2%	0
72222	AMICA Life Insurance Company	0	\$229,139	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$436,152	0.0%	0
61069	Anthem Life Insurance Company	0	\$8,723,025	0.1%	0
56499	Assured Life Association	0	\$21,506	0.0%	0
71439	Assurity Life Insurance Company	3	\$4,031,058	0.0%	588
61492	Athene Annuity & Life Assurance Company	8	\$17,633,070	0.2%	359
61093	Atlanta Life Insurance Company	5	\$58,371	0.0%	9,999
61182	Aurora National Life Assurance Company	1	\$560,948	0.0%	1,409
84522	Auto Club Life Insurance Company	0	\$43,466	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$5,386,956	0.1%	147
61689	Aviva Life & Annuity Company	14	\$140,927,742	1.7%	79
62880	AXA Equitable Life & Annuity Company	1	\$452,462	0.0%	1,747
62944	AXA Equitable Life Insurance Company	8	\$132,433,497	1.6%	48
68160	Balboa Life Insurance Company	0	\$64,694	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$487,006	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$48,349	0.0%	0
61263	Bankers Life & Casualty Company	23	\$25,381,331	0.3%	716
81043	Bankers Life Insurance Company	0	\$1,581,492	0.0%	0
94250	Banner Life Insurance Company	3	\$12,059,377	0.1%	197
61395	Beneficial Life Insurance Company	0	\$73,132	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$20,982	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$180,153,681	2.1%	0
71714	Berkshire Life Insurance Company Of America	0	\$33,557	0.0%	0
90638	Best Life & Health Insurance Company	0	\$50	0.0%	0
61476	Boston Mutual Life Insurance Company	1	\$5,589,213	0.1%	141
74900	Brokers National Life Assurance Company	0	\$10,355	0.0%	0
93432	C M Life Insurance Company	1	\$14,598,382	0.2%	54
81000	Cambridge Life Insurance Company	0	\$46	0.0%	0
80659	Canada Life Assurance Company	0	\$1,382,743	0.0%	0
61573	Capital Reserve Life Insurance Company	2	\$457,106	0.0%	3,459
61581	Capitol Life Insurance Company	0	\$207,836	0.0%	0
69647	Catamaran Insurance Of Ohio Inc	0	\$1,650	0.0%	0
56030	Catholic Financial Life	1	\$563,445	0.0%	1,403
57770	Catholic Holy Family Society	0	\$2,721,812	0.0%	0
57487	Catholic Order Of Foresters	0	\$260,484	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$50,800	0.0%	0
61735	Central Security Life Insurance Co	4	\$437,870	0.0%	7,222
61751	Central States Health & Life Co Of Omaha	5	\$4,173,416	0.0%	947
61883	Central United Life Insurance Company	0	\$118,907	0.0%	0



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
62383	Centurion Life Insurance Company	0	\$183,563	0.0%	0
94447	Century Life Assurance Company	0	\$1,239	0.0%	0
61808	Charter National Life Insurance Co	1	\$1,600	0.0%	9,999
61824	Cherokee National Life Insurance Company	1	\$118,414	0.0%	6,676
61832	Chesapeake Life Insurance Company The	1	\$1,013,128	0.0%	780
61859	Christian Fidelity Life Insurance Co	1	\$516,437	0.0%	1,531
61875	Church Life Insurance Corporation	0	\$515,597	0.0%	0
71463	Cica Life Insurance Company Of America	1	\$1,534,120	0.0%	515
67369	CIGNA Health & Life Insurance Company	0	\$5,262	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$8,824,733	0.1%	0
61921	Citizens Security Life Ins Co	0	\$166,278	0.0%	0
62626	CMFG Life Insurance Company	1	\$25,144,071	0.3%	31
62049	Colonial Life & Accident Insurance Company	1	\$2,832,363	0.0%	279
62065	Colonial Penn Life Insurance Company	2	\$2,983,728	0.0%	530
84786	Colorado Bankers Life Ins Co	2	\$1,462,843	0.0%	1,081
76023	Columbian Life Insurance Company	4	\$2,776,739	0.0%	1,139
62103	Columbian Mutual Life Insurance Co	2	\$126,094	0.0%	9,999
99937	Columbus Life Insurance Company	1	\$26,535,976	0.3%	30
62146	Combined Insurance Co Of America	12	\$1,797,056	0.0%	5,279
84824	Commonwealth Annuity & Life Insurance Co	2	\$1,978,840	0.0%	799
77828	Companion Life Insurance Company	0	\$207,697	0.0%	0
60984	Compbenefits Insurance Company	0	\$3,538	0.0%	0
62308	Connecticut General Life Ins Co	1	\$5,673,623	0.1%	139
65900	Conseco Life Insurance Co	21	\$2,396,155	0.0%	6,928
62359	Constitution Life Insurance Company	2	\$318,346	0.0%	4,967
71730	Continental American Insurance Company	1	\$31,114	0.0%	9,999
62413	Continental Assurance Company	1	\$438,056	0.0%	1,805
71404	Continental General Insurance Company	1	\$399,804	0.0%	1,977
68500	Continental Life Ins Co Of Brentwood TN	0	\$537,932	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,262,268	0.0%	0
62553	Country Life Insurance Company	1	\$6,216,900	0.1%	127
56634	Croatian Fraternal Union Of America	0	\$83,844	0.0%	0
80675	Crown Life Insurance Company	0	\$341,409	0.0%	0
56138	CSA Fraternal Life	2	\$204,893	0.0%	7,717
82880	CSI Life Insurance Company	0	\$3,800	0.0%	0
71129	Dearborn National Life Insurance Company	0	\$2,998,500	0.0%	0
57088	Degree Of Honor Protective Association	0	\$255,273	0.0%	0
62634	Delaware American Life Insurance Company	0	\$159	0.0%	0
97705	Direct General Life Insurance Company	1	\$320,976	0.0%	2,463
13183	Eagle Life Insurance Company	0	\$3,333	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
62928	EMC National Life Company	1	\$4,165,230	0.0%	190
84174	Employees Life Company (mutual	0	\$1,638,604	0.0%	0
64149	Epic Life Insurance Company The	0	\$25,633	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$982,048	0.0%	805
56057	Equitable Reserve Association	0	\$3,946	0.0%	0
62510	Equitrust Life Insurance Company	1	\$25,817,730	0.3%	31
70742	Family Benefit Life Insurance Company	1	\$1,517,967	0.0%	521
77968	Family Heritage Life Insurance Co Of America	0	\$10,249	0.0%	0
63053	Family Life Insurance Company	1	\$307,336	0.0%	2,572
74004	Family Service Life Insurance Company	0	\$25	0.0%	0
63118	Farm Bureau Life Ins Co of MO	4	\$41,812,268	0.5%	76
63177	Farmers New World Life Insurance Company	6	\$26,824,872	0.3%	177
63223	Federal Life Insurance Company (mutual	0	\$138,896	0.0%	0
63258	Federated Life Insurance Company	0	\$7,143,444	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	10	\$31,065,699	0.4%	254
93696	Fidelity Investments Life Insurance Company	0	\$14,306,933	0.2%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	2	\$1,490,470	0.0%	1,061
71870	Fidelity Security Life Insurance Company	2	\$14,779,348	0.2%	107
71455	Financial American Life Insurance Company	4	\$728,203	0.0%	4,342
69140	First Allmerica Financial Life Insurance Co	0	\$173,155	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$10,449,619	0.1%	0
56332	First Catholic Slovak Ladies Association Of The	0	\$349,898	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$247	0.0%	0
84034	First Guaranty Insurance Company	0	\$9,200	0.0%	0
90328	First Health Life & Health Insurance Company	2	\$8,583	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$494,370	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$3,074,180	0.0%	0
91642	Forethought Life Insurance Company	3	\$16,962,126	0.2%	140
62324	Freedom Life Insurance Company Of America	0	\$63,572	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,539,788	0.0%	0
63657	Garden State Life Insurance Company	4	\$530,332	0.0%	5,963
56685	GBU Financial Life	0	\$1,353,534	0.0%	0
63665	General American Life Insurance Company	11	\$28,263,042	0.3%	308
73504	Generation Life Insurance Company	0	\$902	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$45,348,427	0.5%	70
70025	Genworth Life Insurance Company	1	\$23,665,177	0.3%	33
70939	Gerber Life Insurance Company	8	\$5,491,751	0.1%	1,152
56154	Gleaner Life Insurance Society	0	\$5,346,289	0.1%	0
91472	Globe Life & Accident Insurance Company	36	\$15,589,448	0.2%	1,826
62286	Golden Rule Insurance Company	0	\$2,272,690	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
63967	Government Personnel Mutual Life Insurance Co	0	\$639,608	0.0%	0
71218	Grange Life Insurance Company	0	\$82,531	0.0%	0
63312	Great American Life Insurance Company	1	\$38,022,294	0.4%	21
90212	Great Southern Life Insurance Company	2	\$649,861	0.0%	2,433
80705	Great West Life Assurance Company	1	\$370,132	0.0%	2,136
71480	Great Western Insurance Company	0	\$728,628	0.0%	0
68322	Great-West Life & Annuity Insurance Company	6	\$154,946,571	1.8%	31
64211	Guarantee Trust Life Insurance Company	5	\$1,080,453	0.0%	3,658
64238	Guaranty Income Life Insurance Company	0	\$584,596	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$14,201,319	0.2%	0
64246	Guardian Life Insurance Company Of America	5	\$29,558,509	0.3%	134
83607	Guggenheim Life & Annuity Company	0	\$932,515	0.0%	0
70815	Hartford Life & Accident Insurance Company	14	\$45,500,886	0.5%	243
71153	Hartford Life & Annuity Insurance Company	1	\$53,258,768	0.6%	15
88072	Hartford Life Insurance Company	5	\$5,028,538	0.1%	786
92711	HCC Life Insurance Company	0	\$31,731	0.0%	0
66214	Heartland National Life Insurance Company	0	\$26,970	0.0%	0
62421	Heritage Union Life Insurance Company	1	\$99,641	0.0%	7,934
93440	HM Life Insurance Company	0	\$9,761	0.0%	0
64505	Homesteaders Life Company	0	\$4,931,681	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$4,205,169	0.0%	0
93777	Household Life Insurance Company	6	\$2,106,571	0.0%	2,252
73288	Humana Insurance Company	1	\$1,278,531	0.0%	618
70580	Humanadental Insurance Company	0	\$34,534	0.0%	0
91693	IA American Life Insurance Company	0	\$8,089	0.0%	0
97764	Idealife Insurance Company	1	\$37,398	0.0%	9,999
64580	Illinois Mutual Life Insurance Company	1	\$1,827,755	0.0%	433
58068	Independent Order Of Foresters The	3	\$3,079,063	0.0%	770
81779	Individual Assurance Co Life Health & Acc.	0	\$2,190,393	0.0%	0
84514	Industrial Alliance Pacific Insurance & Financial	0	\$205,506	0.0%	0
86509	ING Life Insurance & Annuity Company	4	\$119,876,112	1.4%	26
80942	ING USA Annuity & Life Ins Co	5	\$35,996,307	0.4%	110
74780	Integrity Life Insurance Company	1	\$6,844,514	0.1%	116
64831	Intramerica Life Insurance Company	0	\$899	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$726	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$37,321	0.0%	0
64939	Investors Insurance Corporation	0	\$141,600	0.0%	0
63487	Investors Life Insurance Co Of North America	1	\$490,845	0.0%	1,611
65056	Jackson National Life Insurance Company	54	\$346,238,872	4.1%	123
64017	Jefferson National Life Insurance Company	1	\$5,118,547	0.1%	154

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65080	John Alden Life Insurance Company	1	\$340,284	0.0%	2,323
93610	John Hancock Life & Health Insurance Company	1	\$33,696	0.0%	9,999
65838	John Hancock Life Insurance Company	11	\$115,827,091	1.4%	75
65110	Kanawha Insurance Company	1	\$1,816,830	0.0%	435
65129	Kansas City Life Insurance Company	9	\$22,615,041	0.3%	315
58033	Knights Of Columbus	8	\$26,887,149	0.3%	235
65242	Lafayette Life Insurance Company The	3	\$15,716,350	0.2%	151
82252	Landmark Life Insurance Company	0	\$16,127	0.0%	0
74799	Leaders Life Insurance Company	0	\$32,038	0.0%	0
71595	Lewer Life Insurance Company	0	\$2,331	0.0%	0
65315	Liberty Life Assurance Company Of Boston	0	\$7,350,032	0.1%	0
65331	Liberty National Life Insurance Company	1	\$5,823,682	0.1%	136
65498	Life Insurance Company Of North America	4	\$13,988,327	0.2%	226
65528	Life Insurance Company Of The Southwest	0	\$8,808,690	0.1%	0
77720	Lifesecond Insurance Company	1	\$69,096	0.0%	9,999
65595	Lincoln Benefit Life Company	4	\$22,846,623	0.3%	138
65927	Lincoln Heritage Life Insurance Company	7	\$6,243,781	0.1%	886
62057	Lincoln Life & Annuity Company Of New York	0	\$162,197	0.0%	0
65676	Lincoln National Life Insurance Company	28	\$381,148,546	4.5%	58
68446	Longevity Insurance Company	0	\$6,726	0.0%	0
65722	Loyal American Life Insurance Company	1	\$158,767	0.0%	4,979
56758	Loyal Christian Benefit Association	0	\$7,000	0.0%	0
65781	Madison National Life Insurance Company Inc	0	\$547,818	0.0%	0
61018	Magna Insurance Company	0	\$1,645	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$20,243	0.0%	0
65870	Manhattan Life Insurance Company	0	\$86,988	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$848,845	0.0%	0
71072	Marquette National Life Insurance Company	0	\$23,755	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	2	\$79,033,879	0.9%	20
31119	Medico Insurance Company	0	\$33,611	0.0%	0
97055	Mega Life & Health Insurance Company The	0	\$381,746	0.0%	0
86126	Members Life Insurance Company	0	\$8,032	0.0%	0
65951	Merit Life Insurance Co	0	\$1,155,089	0.0%	0
87726	Metlife Insurance Company Of Connecticut	2	\$14,906,201	0.2%	106
93513	Metlife Investors Insurance Company	0	\$57,522,672	0.7%	0
61050	Metlife Investors USA Insurance Company	4	\$302,319,684	3.6%	10
65978	Metropolitan Life Insurance Company	42	\$257,525,365	3.0%	129
97136	Metropolitan Tower Life Insurance Company	1	\$2,437,365	0.0%	324
66044	Midland National Life Insurance Company	9	\$32,660,544	0.4%	218
66087	Midwest National Life Insurance Co Of TN	0	\$61,085	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
66109	Midwestern United Life Insurance Company	0	\$32,324	0.0%	0
66168	Minnesota Life Insurance Company	6	\$65,229,758	0.8%	73
76040	Missouri Valley Life & Health Insurance Co	0	\$1,332,736	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$938,623	0.0%	0
57541	Modern Woodmen Of America	2	\$34,882,075	0.4%	45
81442	Monitor Life Insurance Company Of New York	0	\$15,273	0.0%	0
66281	Monumental Life Insurance Company	17	\$18,546,397	0.2%	725
66370	Mony Life Insurance Company	2	\$2,527,995	0.0%	625
78077	Mony Life Insurance Company Of America	0	\$3,193,755	0.0%	0
80020	Mountain Life Insurance Company	2	\$289,882	0.0%	5,454
66427	MTL Insurance Company	0	\$3,363,399	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$1,027,437	0.0%	0
61409	National Benefit Life Insurance Company	0	\$594,745	0.0%	0
57568	National Catholic Society Of Foresters	0	\$108,826	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$134,763	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,855	0.0%	0
66583	National Guardian Life Insurance Company	0	\$7,404,213	0.1%	0
82538	National Health Insurance Company	0	\$479	0.0%	0
66680	National Life Insurance Company	1	\$5,847,007	0.1%	135
60593	National States Insurance Company-Liquidation-	2	.	.	.
87963	National Teachers Associates Life Insurance Co	0	\$147,917	0.0%	0
66850	National Western Life Insurance Company	3	\$31,853,743	0.4%	74
92657	Nationwide Life & Annuity Insurance Company	0	\$4,870,620	0.1%	0
66869	Nationwide Life Insurance Company	3	\$19,263,906	0.2%	123
91626	New England Life Insurance Company	3	\$7,715,327	0.1%	307
91596	New York Life Insurance & Annuity Corporation	5	\$161,135,840	1.9%	25
66915	New York Life Insurance Company	23	\$71,408,547	0.8%	255
81264	Nippon Life Insurance Company Of America	0	\$5,816	0.0%	0
66974	North American Company For Life & Health Ins	3	\$44,919,773	0.5%	53
68349	North American Insurance Company	0	\$550	0.0%	0
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	0	\$161	0.0%	0
67091	Northwestern Mutual Life Insurance Company	4	\$280,014,155	3.3%	11
81353	NYLife Insurance Company Of Arizona	0	\$1,313,417	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$407,054	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$9,518,843	0.1%	83
67172	Ohio National Life Insurance Company The	0	\$49,516,826	0.6%	0
67180	Ohio State Life Insurance Company The	3	\$907,623	0.0%	2,613
67199	Old American Insurance Company	4	\$4,991,361	0.1%	634
67261	Old Republic Life Insurance Company	0	\$344,685	0.0%	0
67326	Old Surety Life Insurance Company	0	\$1,190	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
76007	Old United Life Insurance Company	0	\$98,609	0.0%	0
76112	Oxford Life Insurance Company	1	\$1,890,321	0.0%	418
67393	Ozark National Life Insurance Company	4	\$18,764,117	0.2%	169
64343	Pacific Guardian Life Insurance Company Ltd	0	\$24,641	0.0%	0
97268	Pacific Life & Annuity Company	0	\$5,190,885	0.1%	0
67466	Pacific Life Insurance Company	2	\$242,524,713	2.8%	7
93459	Pan American Assurance Company	1	\$269,362	0.0%	2,935
67539	Pan-American Life Insurance Company	0	\$103,861	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$3,802	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$44,705	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$105,807	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,135,095	0.0%	0
93262	Penn Insurance & Annuity Company The	0	\$4,009,739	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$5,875,186	0.1%	0
67660	Pennsylvania Life Insurance Company	5	\$540,591	0.0%	7,312
90247	Pharmacists Life Insurance Company, The	0	\$335,561	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$7,949	0.0%	9,999
60232	Philadelphia Financial Life Assurance Company	0	\$15,998	0.0%	0
93548	PHL Variable Insurance Company	2	\$17,031,404	0.2%	93
93734	Phoenix Life & Annuity Company	0	\$552,470	0.0%	0
67814	Phoenix Life Insurance Company	5	\$12,641,994	0.1%	313
72125	Physicians Life Insurance Company	8	\$5,146,599	0.1%	1,229
67873	Pioneer American Insurance Company	0	\$203,460	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$725,071	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$30,732	0.0%	0
97152	Plateau Insurance Company	0	\$23,156	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$69,751	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$31,973	0.0%	0
68039	Presidential Life Insurance Company	3	\$382,509	0.0%	6,200
65919	Primerica Life Insurance Company	6	\$30,987,422	0.4%	153
61271	Principal Life Insurance Company	5	\$71,097,605	0.8%	56
71161	Principal National Life Insurance Company	0	\$8,411,886	0.1%	0
68047	Professional Insurance Company	0	\$20,619	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$172,084	0.0%	0
68136	Protective Life Insurance Company	13	\$835,554,937	9.8%	12
67903	Provident American Life & Health Insurance Co	0	\$14,436	0.0%	0
68195	Provident Life & Accident Insurance Company	0	\$8,506,545	0.1%	0
68209	Provident Life & Casualty Insurance Company	0	\$1,583	0.0%	0
79227	PRUCO Life Insurance Company	7	\$355,558,930	4.2%	16
86630	Prudential Annuities Life Assurance Corporation	3	\$35,058,271	0.4%	68

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68241	Prudential Insurance Company Of America The	31	\$212,847,744	2.5%	115
93629	Prudential Retirement Insurance & Annuity Co	0	\$80,146	0.0%	0
68284	Pyramid Life Insurance Company	4	\$359,653	0.0%	8,792
68357	Reliable Life Insurance Company	56	\$12,125,371	0.1%	3,651
68381	Reliance Standard Life Insurance Company	3	\$14,816,316	0.2%	160
61360	Reliastar Life Ins Co of NY	0	\$664,886	0.0%	0
67105	Reliastar Life Insurance Company	10	\$26,239,549	0.3%	301
61700	Renaissance Life & Health Insurance Co Of Am.	0	\$56,885	0.0%	0
68462	Reserve National Insurance Company	0	\$93,224	0.0%	0
93572	RGA Reinsurance Company	0	\$1,199,615	0.0%	0
65005	Riversource Life Insurance Company	1	\$131,412,745	1.5%	6
58181	Royal Arcanum Supreme Council Of	0	\$1,221	0.0%	0
57657	Royal Neighbors Of America	3	\$1,777,410	0.0%	1,334
60183	S USA Life Insurance Company	0	\$13,194	0.0%	0
60445	Sagicor Life Insurance Company	0	\$10,099,310	0.1%	0
70435	Savings Bank Life Insurance Company Of MA	0	\$1,016,327	0.0%	0
69914	Sears Life Insurance Company	1	\$457,963	0.0%	1,726
93742	Securian Life Insurance Company	0	\$159,270	0.0%	0
68675	Security Benefit Life Insurance Company	2	\$36,009,212	0.4%	44
68721	Security Life Insurance Company Of America	0	\$64,733	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$14,836,249	0.2%	0
68772	Security Mutual Life Insurance Company Of NY	2	\$612,638	0.0%	2,581
69485	Security National Life Insurance Company	0	\$636,399	0.0%	0
78662	Senior Life Insurance Company	2	\$798,108	0.0%	1,981
77119	Sentinel American Life Insurance Co	0	\$425	0.0%	0
68810	Sentry Life Insurance Company	0	\$8,003,062	0.1%	0
97241	Settlers Life Insurance Company	0	\$24,589	0.0%	0
65757	Shelter Life Insurance Company	7	\$31,330,155	0.4%	177
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	.	.	.
57673	Slovene National Benefit Society	0	\$147,525	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$6,654	0.0%	0
69019	Standard Insurance Company	2	\$43,485,743	0.5%	36
86355	Standard Life & Accident Insurance Company	1	\$326,519	0.0%	2,421
71706	Standard Life & Casualty Company	0	\$151	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$7,261	0.0%	0
68985	Starmount Life Insurance Company	1	\$396,211	0.0%	1,995
69108	State Farm Life Insurance Company	12	\$127,261,719	1.5%	75
69116	State Life Insurance Company	0	\$18,616,681	0.2%	0
69132	State Mutual Insurance Company	0	\$254,029	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$76,550	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
77399	Sterling Life Insurance Company	0	\$74,802	0.0%	0
65021	Stonebridge Life Insurance Company	13	\$6,325,188	0.1%	1,625
80926	Sun Life & Health Insurance Company (US	0	\$827,287	0.0%	0
80802	Sun Life Assurance Company Of Canada	1	\$19,532,861	0.2%	40
79065	Sun Life Assurance Of Canada (US	0	\$66,481,797	0.8%	0
69272	Sunset Life Insurance Company Of America	1	\$305,632	0.0%	2,587
69310	Surety Life Insurance Company	0	\$375,740	0.0%	0
68608	Symetra Life Insurance Company	3	\$29,005,767	0.3%	82
90581	Symetra National Life Insurance Company	0	\$27,961	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$169,586,083	2.0%	0
56014	Thrivent Financial For Lutherans	4	\$125,081,814	1.5%	25
97721	Thrivent Life Insurance Company	0	\$1,647,049	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$6,058,280	0.1%	0
69477	Time Insurance Company	1	\$704,321	0.0%	1,122
69566	Trans World Assurance Company	0	\$136,375	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$239,790	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$6,693,160	0.1%	0
86231	Transamerica Life Insurance Company	9	\$334,310,750	3.9%	21
61425	Trustmark Insurance Company	2	\$1,811,482	0.0%	873
62863	Trustmark Life Insurance Company	1	\$111,031	0.0%	7,120
69396	TX Life Insurance Company	0	\$2,580,802	0.0%	0
84530	U S Financial Life Insurance Company	3	\$4,716,101	0.1%	503
86371	Ullico Life Insurance Company	0	\$34,905	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$188	0.0%	0
11121	Unified Life Insurance Company	4	\$747,637	0.0%	4,230
91529	Unimerica Insurance Company	2	\$5,068,000	0.1%	312
69701	Union Bankers Insurance Company	2	\$510,851	0.0%	3,095
80837	Union Central Life Insurance Company	0	\$21,159,436	0.2%	0
62596	Union Fidelity Life Insurance Company	7	\$589,352	0.0%	9,390
69744	Union Labor Life Insurance Company	1	\$973,854	0.0%	812
70408	Union Security Insurance Company	1	\$7,571,012	0.1%	104
92916	United American Insurance Company	3	\$2,514,355	0.0%	943
56383	United Commercial Travelers Of America	0	\$31,148	0.0%	0
87645	United Fidelity Life Insurance Company	5	\$385,023	0.0%	9,999
79413	United Healthcare Insurance Company	1	\$4,186,953	0.0%	189
63983	United Heritage Life Insurance Company	0	\$4,254,623	0.0%	0
69922	United Home Life Insurance Company	1	\$918,097	0.0%	861
69930	United Insurance Company Of America	6	\$175,563	0.0%	9,999
69973	United Life Insurance Company	0	\$5,038,524	0.1%	0
92703	United National Life Ins Co of America	0	\$98,777	0.0%	0



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69868	United Of Omaha Life Insurance Company	14	\$43,806,104	0.5%	253
42129	United Security Assurance Company Of PA	0	\$2,509	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$17,400	0.0%	0
70106	United States Life Insurance Co New York	4	\$4,278,155	0.1%	739
63479	United Teacher Associates Insurance Company	0	\$108,232	0.0%	0
72850	United World Life Insurance Company	0	\$33,344	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,540,361	0.0%	0
70130	Universal Guaranty Life Insurance Company	3	\$394,064	0.0%	6,018
70173	Universal Underwriters Life Insurance Company	1	\$251,117	0.0%	3,148
62235	Unum Life Insurance Company Of America	3	\$24,502,703	0.3%	97
70955	USA Life One Insurance Company Of Indiana	0	\$7,065	0.0%	0
72613	USAA Direct Life Insurance Company	0	\$9,232	0.0%	0
69663	USAA Life Insurance Company	0	\$22,067,951	0.3%	0
94358	Usable Life	1	\$6,923,791	0.1%	114
68632	Vantis Life Insurance Company	0	\$22,836	0.0%	0
70238	Variable Annuity Life Insurance Company	0	\$63,262,804	0.7%	0
70319	Washington National Insurance Company	27	\$1,571,468	0.0%	9,999
00037	Watkins Life & Benefit Association	0	\$15,049	0.0%	0
70335	West Coast Life Insurance Company	1	\$12,752,090	0.1%	62
70483	Western & Southern Life Insurance Company	14	\$5,526,026	0.1%	2,003
57711	Western Catholic Union	0	\$5,669,407	0.1%	0
91413	Western Reserve Life Assurance Co Of Ohio	0	\$4,719,831	0.1%	0
92622	Western Southern Life Assurance Company	7	\$40,747,625	0.5%	136
57010	William Penn Association	0	\$433,079	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$106,309	0.0%	0
56170	Woman's Life Insurance Society	0	\$6,108	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$4,684,332	0.1%	0
70629	World Insurance Company	0	\$97,979	0.0%	0
71323	Zale Life Insurance Company	0	\$17,988	0.0%	0
90557	Zurich American Life Insurance Company	1	\$1,582,346	0.0%	500
<b>Total</b>		<b>1,077</b>	<b>\$8,514,304,511</b>	<b>100.0%</b>	<b>.</b>



## **Health Maintenance Organizations**

### **Complaint Indices**



**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2010-2012</b>	<b>Average Annual Premium 2010- 2012</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health	5	\$12,757,030	1.6%	145
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	0.8%	0
10753	Blue-advantage Plus Of Kansas City	0	\$2,959,075	0.4%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,378,463	0.3%	0
95145	Community Health Plan- <i>Withdrawn</i>	0	\$957,831	0.1%	0
95489	Coventry Health Care Of Kansas	16	\$25,348,460	3.1%	233
96377	Coventry Health Care Of Missouri	64	\$90,944,414	11.1%	259
95530	Cox Health Systems HMO	5	\$8,671,417	1.1%	213
95315	Good Health HMO DBA Blue-Care	42	\$339,778,616	41.5%	46
96475	Healthlink HMO	1	\$39,454	0.0%	9,345
95358	HMO Missouri	77	\$237,370,126	29.0%	120
95885	Humana Health Plan	5	\$27,011,907	3.3%	68
12913	Missouri Care Incorporated	0	\$7,433,048	0.9%	0
96385	UnitedHealthcare Of The Midwest	7	\$56,396,910	6.9%	46
<b>Total</b>		<b>222</b>	<b>\$818,511,876</b>	<b>100.0%</b>	<b>.</b>



## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

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**MAY 2013**